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House & Home



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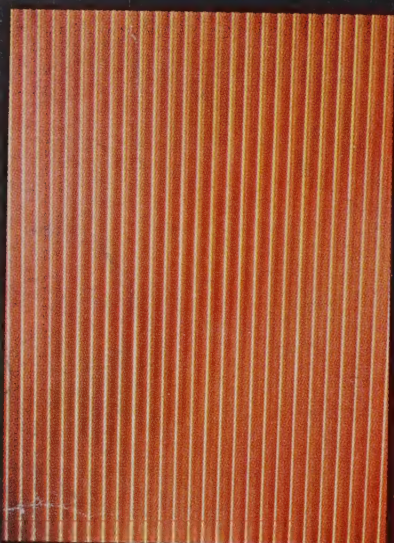
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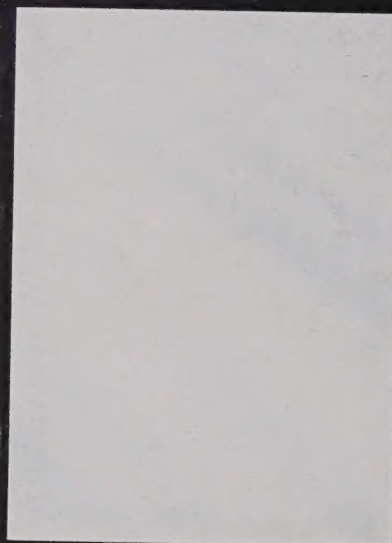
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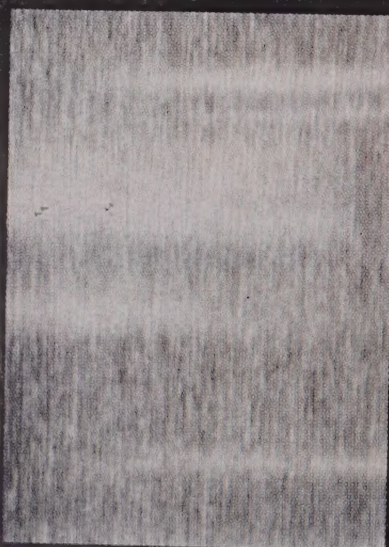
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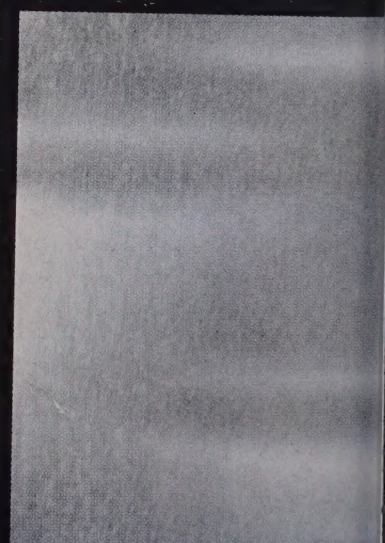
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ROUNDUP

VA loans disappear, suggesting easier money ahead

VA loans are vanishing so fast that first hints appear of easing in the mortgage market (see p. 40).

With bargain VA paper almost exhausted, savings banks are showing more interest in FHAs. Tom Coogan of Housing Securities calls this the "first optimistic sign" in the mortgage market in some time.

On the other hand, a really big bloc of life insurance companies have slammed the door on buying any more FHAs. One of the biggest: National Life of Vermont, a pioneer buyer of FHAs. Insurance companies seem fed up with high discounts, but without high discounts FHA 5¼s don't offer the yield of other loans in many areas. Even so, a few mortgage men report slight price firming.

But the Defense Dept.'s order to stretch out payments under military contracts may mean aircraft and missile companies will be tapping banks for \$2 billion in private credit to avoid production cutbacks and big-scale layoffs. This would have an indirect, but important effect, on the mortgage market.

THIS MONTH'S NEWS

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Still no sales pickup, despite lower down payments

Lower FHA down payments have helped house sales only in a few cities. In Detroit and New York, the spurt is in existing, lower-priced houses, not new ones. Some builders say they are slowing down operations they had stepped up only two months ago.

Loan pool for renewal mortgages urged by realtor leader

S&Ls should pool a small part of their assets to finance housing for urban renewal displacees, suggests Eugene P. Conser, executive vice president of NAREB. As a pattern for such a program, he notes that Connecticut banks and insurance companies got a state law adopted letting them create a fund for loans to "desirable industries whose credit standing won't permit the usual bank financing." If S&Ls and other lenders would buy FHA Sec. 220 and 221 loans on this risk-sharing basis, hold them until they are seasoned enough to "justify refinancing on a conventional basis," says Conser, the nation could stop depending on Fanny May to finance urban renewal "and the government could be eliminated from direct ownership and operation of housing."

He warns: "The only way to eliminate federal control is to do some of these things ourselves." His warning is timely. Complaints are growing that shortages of "middle-income housing" (i.e. cheap rental units in cities with costly land) are jeopardizing renewal by blocking re-location of displacees (see p. 45).

Teamster ouster could weaken building trades bargaining

Jimmy Hoffa's election as president of the teamsters union could take away building labor's big stick. Here's how: If the AFL-CIO ousts the teamsters, it will also be ejecting them from the Building Trades Council. For years, one of the big strengths of the building trades has been their ability to cut off delivery of materials to a struck building job through cooperation of teamsters. If the teamsters are tossed out of the AFL-CIO, the building trades fear teamsters may just ignore their picket lines. At the least, say housing labor men, it should have "profound effect on contract negotiations."

The Building Trades Council, itself, is really none too happy in the merged AFL-CIO. Its leaders fear they are losing the fight with CIO industrial unions over jurisdiction on industrial repair, maintenance and construction work. This struggle may well be the No. 1 issue at the Building Trades convention in Atlantic City Dec. 2.

First US production of Swedish concrete that floats

First US manufacture of a remarkable form of lightweight concrete has started in Denver. Its makers, US Durox Corp., say Durox cuts construction costs 30%. Eggshell-white Durox has been used in Swedish construction for years (a 12-story skyscraper was built with it in 1923) but its makers did not get a US patent until last year. Durox is made of burned alum shale ash, hydraulic lime, cement, gypsum, water and aluminum powder. The materials are poured into big oiled molds to ferment, with the aluminum acting as yeast. Bubbling and streaming, Durox swells to five times its original volume, becomes light enough to float. The factory saws it with piano wire, says it can be cut on the job with hand tools.

NEWS continued on p. 40

MORTGAGE MARKET:

Lenders urge FHA to approve extra 1/2% service charge to woo loan funds

This was the situation in a somewhat confused mortgage market at mid-month:

- Mortgage lenders, chafing under discount controls, asked FHA to allow the same 1/2% a year service charge on all mortgages that is now allowed on mortgages of less than \$8,000.
- Mortgage bankers in the East and Midwest, where money is available at the fixed discount, say they can live with controls, even though they hate them.
- Mortgage bankers in the South and West are sending SOSs to FHA, pleading for a bigger discount.
- Builders, frustrated, are planning to send most loans to Fanny May, where prices are below discount-levels but better than stand-by levels.

The 1/2% service fee—which is tantamount to raising FHA interest from 5 1/4 to 5 3/4%—was proposed by FHA's industry advisory committee on mortgage credit.

Committeemen contend a 1/2% fee has three advantages over boosting FHA interest again: 1) the extra 1/2% probably would not be used in New England and New York where there is a 99-101 market for 5 1/4% paper; 2) the fee would be easier than a rate hike to get rid of if the money market eases and it would be more palatable politically; 3) it would probably eliminate discounts entirely except for a 1% commitment fee in a few areas.

Committeemen argued that the failure of 5 1/4% of FHAs to attract more of the kind of investment money that usually goes into FHAs and VAs is probably forcing conventional interest rates up by putting too big a strain on that type of financing. They conclude that a higher FHA rate would not

necessarily push up the conventional rates, too.

A strong dissent comes from Tom Coogan, president of Housing Securities. He contends that the resulting 6 1/4% rate to a buyer (including 1/2% FHA insurance) would be "terrible—adding more to the cost of homes which are already too expensive."

Confusion over allowable fees which so muddled the market in September seems to be clearing up.

Nearly all FHA offices have allowed a 1% commitment fee in addition to Washington-imposed discount ceilings. In the East and Midwest, the resulting price of 96 1/2-98 seems to be low enough to keep life insurance companies in the FHA market. Says one mortgage banker: "They're buying at the price they can buy them; not at [market] yield." On the West Coast mortgage men report life companies generally are out of the market.

FHA offices in the South and West had approved a three-point standby fee (with the notable exception of Miami where frantic

builders said they face a complete stall). Standby price in California had firmed at 93. The Southern price: 94.

Home builders in the West and South continue to hope that FHA will allow a bigger maximum discount.

Builders and lenders alike hopped on FHA Commissioner Norman Mason and General Counsel Pierce Gerety in San Francisco in September, demanding a higher discount limit for California, which builds about 18% of the nation's new homes. Both officials left the impression FHA would raise the 2 point discount. But a month later there had been no action. Florida mortgage bankers have appealed to Mason for bigger discounts.

Builders are complaining over FHA's decision not to allow builders to close at a price between the standby and the maximum discount price—a spread of at least three points. FHA so ruled to prevent deliberate

use of standbys to evade discount control. But builders cry this leaves only two unpalatable alternatives: 1) sell to Fanny May or 2) sell below the market.

There are a few signs that mortgage money may ease soon.

Business spending has turned down. The wholesale price index slid to the lowest mark since 1953. The Treasury's cost for floating 91-day bills dropped.

Coogan reports: "A definite change for the better. Not more money, but simply the law of supply and demand in effect."

With fewer mortgages available there will be more competition to get what there is, he predicts. Savings banks have about picked up the last big volume of high discount VA buying FHA 5 1/4s at a price—probably 94.

Says Robert M. Morgan, vice president of

the Boston Five Cents Savings Bank, "There are still plenty of loans but I can see how there might be a shortage easily." On the other hand, many life companies are heavily committed into 1958, are asking mortgage men to warehouse commercial loans to 1959.

MORTGAGE BRIEFS

Dodging discount controls

Can you get around discount controls?

There are a few loopholes but only time, FHA and VA can tell whether they are big enough. Items:

1. VA has already agreed to a significant volume of "hardship cases." Builders who have been able to show that they have improved land on which they had planned to build VA, can get exemption from discount control if they can convince VA that it would be a hardship to sell the houses under it.

2. Theoretically, a builder with an FHA-approved mortgage company could close loans in his own company's name, then re-sell the paper at market price to a permanent lender.

3. Some mortgage bankers contend that since VA has no system of approved mortgagees, a builder could declare himself a lender, close a deal in his own name and then re-sell the mortgage.

The big hitch is that FHA and VA now have seized power to pass on every deal made below the normal discount limit. Will they accept technical compliance with discount rules (which so far cover only the first sale of a mortgage), even though it is inferentially clear that somebody is paying more points than FHA or VA have okayed?

Boom in second mortgages

The bad old days of risky mortgage financing show signs of coming back.

Second and even third mortgages are on the rise again, FHA Commissioner Mason says, adding: "This was an evil we thought FHA had done away with altogether, but lenders seem to have forgotten the chaos multiple mortgages once caused."

How much conventional secondary financing has been touched off by frozen VA and FHA interest rates plus discount controls? In Florida, the problem is apparently serious.

FHA officials told House investigators last month it appears "quite prevalent and is fast becoming standard. . . . It is common for second mortgages to be discounted 20 to 40%." Mortgage Banker Lon Worth Crow added that interest rates range from 8% to the legal Florida limit of 10%, plus "charges and fees that border on the fantastic."

VA's Asa Groves warned: "A large majority of builders who were using the GI program are now building conventional and using the crutch of secondary financing, some with balloon payments."

The balloon payment is the No. 1 danger, witnesses agreed. One S&L man says many three year loans on Florida's east coast soon will fall due and holders will have a strong incentive, because of cost inflation, to capture the property rather than renew. Lon Crow warns that many brokers persuade owners who want to sell homes that the only way to convert equity into cash is to take a second and sell it at a whopping discount. The seller boosts the price to cover the discount. He gets it because of the lure of low down-payments with "no qualifying." After a few months, the buyer realizes he is paying little or nothing on the second loan, and that his total debt far exceeds the value of the house. Often, he gives up the property in lieu of foreclosure, whereupon the cycle starts again.

CANADA:

Government loan plan
aims at cheap houses

Central Mortgage & Housing Corp. has imposed a stiff set of restrictions on its \$150 million mortgage loan fund (Oct., News).

They are aimed at keeping houses built with government money cheap.

But critics cry they will produce units devoid of the items that make homes more liveable, more up-to-date, more saleable and better long-term values.

CHMC has banned these 14 features:

All built-ins
Extra bathroom (or roughing-in for one)
Multiple car garage or carport
Glass shower screens
Garbage disposers
Sink-dishwasher units
Folding doors
Colored fixtures
Sealed double glazing
Kitchen exhaust fans
Water softeners
Steam-and hot-water heating
More than one fireplace
Garage sun decks

Small homes required

Size limits will keep houses small, too. Maximums: 950 sq. ft. for two-bedroom homes, 1,050 sq. ft. for three-bedroom bungalows, 1,100 sq. ft. for three-bedroom 1½-

story homes, 1,050 sq. ft. for three-bedroom, 2-story homes, 1,300 sq. ft. for four-bedroom homes.

Howls of protest from builders and suppliers have greeted the list of exclusions. "Unfair discrimination," cry producers. "We need these features to sell houses," say builders. They also note that 1) colored fixtures are sometimes as cheap as white ones, 2) sealed double glazing often costs no more than storm sash—and works better—and 3) in some areas pipes and heating systems without water softeners clog up soon, costing buyers more instead of less.

Apartments financed with the government loans are subject to rent ceilings. Example: \$80 for an unserviced 1½-room unit.

High land costs a worry

The government's \$150 million will be loaned to builders at the regular NHA rate of 6% through banks, life insurance companies and trust and loan companies. They will get a ½% servicing fee plus \$90 per builder-loan, \$100 per owner-loan or \$80 per loan plus \$10 per unit for apartments. Builders are limited to 25 loans per city.

Builders are grateful for the 15,000 extra starts the money will finance. "A fine gesture . . . what was needed to keep the industry alive," says President Les Wade of the Natl. House Builders Assn. But builders doubt the plan will produce much low-priced housing in metropolitan areas. Land costs are too high.

continued on p. 43

NEW YORK WHOLESALE
MORTGAGE MARKET

Prices on the open wholesale market in New York City, for out-of-state loans, as reported the week ending Oct. 12 by Thomas P. Coogan, president, Housing Securities Inc.:

FHA 5½s

(minimum down, 25 or 30 years)

Immediates: 95-96½

Futures: 95-96½

FHA 5s

(minimum down, 25 or 30 years)

Immediates: 93½-95

Futures: 93½-95

VA and FHA 4½s

(minimum down, 25 or 30 years)

Immediates: 88½-91

Futures: 88½-91

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FNMA STOCK

	Oct. 9	Sept. 9	Month's low	Month's high
Bid	48½	49½	49	49
Asked	50½	51½	51	51

Quotations supplied by C. F. Childs & Co.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.)
As reported to HOUSE & HOME the week ending Oct. 11.

FHA 5½s (Sec. 203) (b)

City	Price under FHA discount control	Bid by Lenders	Price including allowable fees as submitted to FHA	Price including allowable fees as approved by FHA
Boston local	99	par-101	g	g
Out-of-state	97½-99	95½-96	95½-96	95½-96
Chicago	98	97-98	97a	97a
Cleveland	98	98	97a	97a
Denver	97½	96½-97½	96½a	—
Detroit	97½	96½-97	96½a	96½a
Houston	98	95½-97	94a	94a
Jacksonville	98	95-96	94f	94f
Newark	98½	98½-99	97½a	97½a
New York	99	99	99	99
Philadelphia	98½	97	97½a	97½a
San Francisco	98	97ah	91¾f-94f	94f
Washington	98½	98	97½	97½

* Includes standby, warehousing, construction loan fee and any other fees a local director deems "customary and reasonable."

Footnotes: a—includes 1 point commitment fee only. b—includes 3 point standby fee only. c—includes one point paid by borrower, 3 points by builder for commitment plus construction loans. f—includes 1 point commitment fee and 3 point standby fee. g—no activity. h—very limited market.

► Immediate covers loans for delivery up to 3 months; includes only those loans free of discount control.

► Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.

► Quotations refer to houses of typical average local quality, with respect to design, location and construction.

FHA 5s (Sec. 203) (b)

City	Minimum down*- 30 year		Minimum down*- 25 year		25 year, 10% down	
	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future
Boston local	99-par	g	99-par	g	99-par	g
Out-of-state	94	g	94	g	g	g
Chicago	g	g	g	g	g	g
Cleveland	g	g	g	g	g	g
Denver	g	g	g	g	g	g
Detroit	g	g	93-94	g	93-94	g
Houston	94½	g	94½	g	94½	g
Jacksonville	93½-94	g	93½-94	g	93½-94	g
Newark	g	g	g	g	g	g
New York	g	g	g	g	g	g
Philadelphia	g	g	g	g	g	g
San Francisco	94h	g	94h	g	g	g
Washington	96	g	96	g	96	g

*5% down on first \$9,000; 25% of balance.

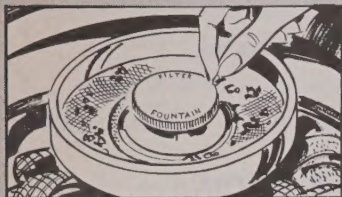
VA 4½s

	30 year, 2% down		25 year, 5% down		10% down or more	
City	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future
Boston local	96h	96c	96h	96c	g	g
Out-of-state	88-90	g	88-90	g	g	g
Chicago	g	g	g	g	g	g
Cleveland	g	g	g	g	g	g
Denver	g	g	g	g	g	g
Detroit	89-90	g	89-90	g	89-90	g
Houston	89h	g	90h	g	90h	g
Jacksonville	88-89	g	88-89	g	88-89	g
Newark	g	g	g	g	g	g
New York	g	g	g	g	g	g
Philadelphia	90	g	90	g	90	g
San Francisco	89½h	g	g	g	g	g
Washington	91½	91	91½	91	91½	91

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, exec. vice pres., Draper & Kramer, Inc.; Cleveland, William T. Doyle, vice pres., Jay F. Zook Inc.; Denver, Aksel Nielsen, pres., Mortgage Investments Co.; Detroit, Harold Finney, exec. vice pres., Citizens Mortgage Corp.; Houston, Everett Mattson, vice pres., T. J. Bettles Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; Newark, Arthur G. Puls Jr., pres., Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, W. A. Clarke Sr., pres., W. A. Clarke Mortgage Co.; San Francisco, M. V. O'Hearn, vice pres., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, vice pres., Frederick W. Berens, Inc.

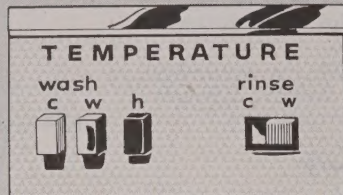
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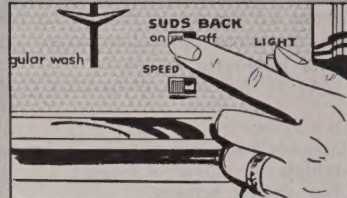
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- No gears to get out of order
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- Full 9-pound load
- Both Washers and Dryers only 27" wide. Install flush to the wall, flush to each other
- 6 new 1958 matching Laundry Pairs. A matching pair for homes in every price class

New Kelvinator Super-Speed, Triple-Safe dryer matches the new "Magic Minute" washer. Your choice of Bermuda Pink, Buttercup Yellow, Surf Turquoise and White.

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Division of American Motors Corp., Detroit 32, Mich.

The program will be the biggest boon to small builders (who find it hardest to get private mortgage money) and to small towns where land is still relatively cheap.

Even so, CHMC officials say "many of our local offices are being swamped" with applications. By Oct. 7, loans totaling \$20.5 million were approved and applications for another \$79 million were in the pipelines.

"Our next important job," says Wade, "is to do something about the high cost of land." What? "We must convince CHMC its appraisals of land are far too low."

Toronto puts \$5 front ft. tax on subdivision lots

Toronto subdividers will have to pay a whopping service charge on future subdivisions. Reason: Toronto's celebrated Metropolitan Government has found itself unable to finance sewage treatment for outlying suburbs.

Rates: \$5 per front foot on residential lots, \$500 per acre for industrial and commercial land, \$100 per apartment unit plus \$1,800 per acre for apartment land. On a 68' lot, which costs builders from \$4,000 up in Toronto, that is a \$300 bite, adding 8% to land costs.

In the past, similar charges have been imposed against individual developments—on a piecemeal basis. The new flat-charge plan originated with suburban Scarborough.

Says Chairman Frank Gardiner of Toronto's Metro: "We will demand assurance from the subdivider that he will pay the charge before we will approve a plan." Is this legalized blackmail? "You could call it that," Gardiner admits.

"The home buyer is the one who will be hurt," comments Reeve Vernon Singer of suburban North York. "While the subdivider may pay the fee now, he and the buyer may not get the service for 10 to 15 years."

COMMUNITY FACILITIES:

Sewer-water tax on idle land held unconstitutional

A novel effort by Albuquerque, N. Mex. to stimulate development of vacant and unplatted land has been ruled illegal.

The city has been collecting a "standby sewer and water tax" from properties which were making no use of adjoining water and sewer lines. Behind the levy lay this city predicament: many a big new housing tract had leapfrogged over blocks and blocks of unplatted land to locate just inside the city limits where land was cheapest. Shopping centers, offices and light industry grew up around them. The city promised to extend water and sewer lines, but the cost of doing so proved high.

City commissioners decided that owners of some properties near the heart of town set their asking prices too high, or deliberately held their land off the market for possible future price gains. Real estate taxes in Albuquerque are low, so it did not cost them much to do this. So the standby sewer-water tax was adopted Feb. 24, 1956 to spur development of by-passed lots. The bite per front foot per year: 12¢ for water, 6¢ for sewers (on corner lots, only the shorter side is taxed.)

Challenging it in court, six property owners (some of them home-builders) pointed out that the regulations levied higher fees on some unplatted lands than on platted properties. Moreover, parking and storage areas, vacant lots by schools and churches and business properties with their own water sys-

tems were exempt. Judge Dan A. Macpherson ruled the ordinance itself valid, but called the administrative regulations "arbitrary" and "discriminatory." So, he held, the whole package is unconstitutional.

Two key court rulings upset two-acre zoning

Two state court decisions have jolted urban planners by invalidating two-acre residential zoning.

In Fairfax County, Va. a circuit court held that a 14-month-old ordinance upzoning the western two-thirds of the Washington, D. C. suburban county is unfair to landowners there and not necessary to orderly county growth. And in New York, a court referee has ruled against a 1954 Sands Point, L. I. ordinance upzoning 2,000 of the town's 2,500 acres from one to two acres, on the ground that the town's aim was "purely aesthetic."

The two rulings parallel a recent Pennsylvania decision overruling upzoning of lots to one acre and 150' front widths (Sept., News).

Vice President C. McKim Norton of the Regional Plan Assn. in New York contends the Sands Point (pop. 1,200) ruling threatens

"the validity of acreage zoning in every metropolitan municipality." The law was adopted, he says, to prevent too-rapid growth, and conformed to a master development plan.

The ruling, RPA officials charge, takes from a town the right of "home rule" on the question of restricting land use to a "comparatively low density, high value, small population basis." Planners say the referee based his decision on "dollar evaluation." Builder William Levitt and Mrs. Fanny Levin, a real estate dealer, attacked the Sands Point ordinance on the ground it reduced their likely profit on 127 acres they bought in 1951 for \$127,000, from \$413,000 to \$159,000 (after \$222,000 in land costs and taxes).

In the Virginia case, a judge held that upzoning was unreasonable (because it cut the rural landowners profits) though "the county can be governed more economically if its population can be concentrated in the smaller eastern area" of the county.

Said the court: "The legislature [did not intend] that the right of the property owner to use his land in a perfectly legitimate manner . . . should be abridged because such use would not be in the interests of the county from an economic standpoint."

HOUSING POLICY:

Industry blames second mortgages on discount controls, frozen interest rates

Groundwork for next year's battles over housing policy is being spaded now. Top issues are middle income housing (see p. 45) and:

1. Discount controls. Top housing officials have made it clear they will fight hard to persuade Congress to repeal them. HHFA administrator Albert M. Cole, in his sharpest denunciation yet, has called them "price fixing in its worst form." Says Cole: "The President didn't like the idea. Members of his administration opposed it—including me. Industry doesn't like the idea, as witness the fact that in some sections of the country lenders are simply refusing to have anything to do with it." The upshot, warns Cole, is "second and third mortgages and other gimmicks, as well as disappearing investment funds."

2. Tight money and second mortgages. Congressional housing investigators are aiming at the administration's tight money policy. The Democrat-controlled House housing sub-committee (Alabama's Albert Rains, chairman) started shooting at a two-day hearing Oct. 8 and 9 in Miami. The agenda called for an inquiry into community facilities and second mortgages. But the session quickly turned into a political debate on inflation control. Everyone agreed that community facilities are needed and second mortgages are bad (see p. 40).

Rains called 40% discounts on second mortgages an "outrage." He snapped: "All it means is that home buyers are being cheated." Nobody disagreed, but builders, mortgage bankers and savings and loan men agreed with HHFA's Cole that the fault lies with discount controls voted by Democrats in Congress (among them Rains). Explained Builder Perry Willitts: "The very thing which the new mortgage discount controls seek to prevent [i.e. builders from passing along their cost to buyers] is instead furthered by an increasing use of second mortgages. The seller knows in advance that to obtain ready

cash he must dispose of a second mortgage note on the market. His only means of anticipating the discount which will always be involved is to raise his purchase price. . . . Discount control may well defeat the fundamental purpose of the new Housing Act to revive FHA and again make possible moderate and low-cost housing."

3. Public housing. The administration will not ask Congress to authorize any more units in next year's housing law, insiders say. PHA already has a backlog of 156,216 units—66,200 uncommitted (from fiscal '57 and '58) and 90,116 (from previous years) under annual assistance contracts but not yet started. Starts have been averaging only 8,640 for the last two fiscal years (7,286 in fiscal 1956, 9,994 in fiscal 1957). At this rate, the backlog will last 16 years.

Public housers will try to get income limits raised, both for admission and for continued occupancy. But Capitol observers call their chances for success slim. Top income for admission, for families of four, is now \$3,800. It is in force in ten cities: Peoria, Ill.; Hamtramck, Ecorse, River Rouge and Detroit, Mich.; Anaconda, Mont.; Bridgeport, Waterbury and Greenwich, Conn. and Buffalo. In these cities, income ceiling for staying in public housing is \$4,750 except in Detroit, where it is \$4,700.

4. Urban renewal. A 9-member Senate sub-committee on housing headed by Alabama's John Sparkman will begin delving into it this month. Hearings are scheduled for these six cities:

Chicago, Nov. 2, 4, 5; Portland, Me., Dec. 5, 6; Pittsburgh, Dec. 9, 10; Philadelphia, Dec. 12, 13, 14; Huntsville, Ala., Dec. 27, 28; Mobile, Ala., Dec. 30, 31.

Basic issue is whether the federal government should cut back grants-in-aid for renewal, as part of its battle to keep inside the \$275 billion national debt limit, and let states take over both the job and more tax areas to finance it.

NEWS continued on p. 45

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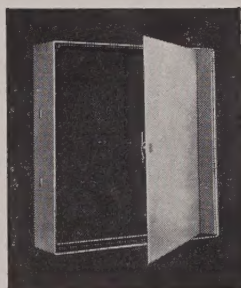
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ML-108

VIEWS ON THE NEWS:

MIDDLE-INCOME HOUSING

Is it a phony issue?

By Gurney Breckenfeld

For two years, pressures have been building up to push the government into a vast new program of middle-income housing subsidy. Next year looks like the time the fight will be joined in earnest. There are three reasons:

1. Democrats need an issue to curry favor with liberal elements in northern cities to offset gains Republicans are making with their pivotal Negro voters.
2. Advocates of middle-income housing programs are winning more and more converts, chiefly with appeals to emotion that often ignore some of the relevant facts. Even NAHB, obsessed with the notion that builders are "pricing themselves out of their market," declared two months ago that the nationwide need is so acute it "could grow to emergency proportions if something is not done about it."
3. Up to now, building interests have muffed their opportunities by continuing to flog the dying public housing program instead of pushing alternative plans to rehouse the thousands of families about to be displaced by highway construction and urban renewal. Now, the cry is out that renewal may be stymied if more middle-income housing isn't built.

Question of definition

What is middle income? What can a middle income family buy or rent? Over the first question, there is much confusion; over the second much controversy.

The Senate housing subcommittee headed by John Sparkman (D, Ala.), legislative center of efforts to enact a middle-income housing program, has accurately defined middle-income *urban* families as earning from \$3,814 to \$6,091 a year. This is as of 1955, latest year for which Census figures are available. "Urban areas", however, include all towns of 2,500 population or more. In metropolitan areas, the only places where a middle-income housing problem is supposed to exist, incomes are higher. How much higher? There are no current figures.

Moreover, as Economist Louis Winnick points out: "There is not one, but a very large number of middle-income distributions, each with its own middle group," he says. "The middle-income group in Westchester County has a much higher income than the same group in a Southern town. This is sometimes overlooked by 'housers' who base their interpretations on comparisons of middle-income figures for the nation-at-large, including rural families and unrelated individuals, with costs of buying or renting new units in large metropolitan areas."

Winnick refers to a June pronouncement by the pro-public housing National Housing Conference, which was swallowed uncritically by much of the nation's press. The conference concluded: "Only one urban family in six is qualified by income to buy a new house. . . . Private builders are serving less than 20% of the people."

Winnick, who has done much of the research for ACTION's forthcoming study of impediments to better housing (H&H, Oct.), notes that more relevant data make such claims of a "middle income housing problem" shrink:

- In 1955, about half the families who bought new FHA or VA homes were in the middle-income (\$3,800 to \$6,100) bracket.

- Two-thirds of all the new homes built in 1955 could have been bought by middle-income families willing to buy a house priced at 2½ times their income.

- In the second-hand market, an even bigger percentage of good housing was available to middle-income families.

- Among FHA home buyers in 1955, those with incomes from \$3,600 to \$4,188 bought houses averaging \$10,242 (including closing costs). And they constituted 11½% of FHA's new home business. Those with incomes from \$4,200 to \$4,788 bought \$10,900 houses—and accounted for another 15% of FHA's new house volume.

Concludes Winnick: "It's hard to escape feeling that the middle income housing problem is real only for families in high-cost cities [e.g. New York, Chicago, Boston] who wish to live in the center—and even there only for families seeking new units."

Legislative outlook: stormy

At its next session, Congress is likely to consider at least three ways to boost middle-income housing.

1. *A huge new credit subsidy with a new bureaucracy to manage it.* This plan is proposed by Sen. Joseph Clark (D, Pa.). It is a variant of one urged by the National Housing Conference. The government would guarantee debentures issued by the Natl. Mortgage Corp. The corporation would make low-interest loans to co-operatives and nonprofit housing ventures.

2. *Higher income limits for public housing.* The ceiling is now \$3,800 (where the middle third of US incomes begins). Public housers want to raise this directly, or indirectly by bigger exemptions for hardship cases or big families.

3. *Pull FHA down to take in lower-income groups.* One way would be a vastly increased Sec. 221 program at interest so low it would have to rely on Fanny May special support financing (i.e. printing press money), as proposed by Sen. Sparkman. Another would be to soften up Sec. 203 (i), FHA's bargain basement. The Sparkman plan seems to have the best chance, though it is inflationary. But all will face stiff opposition.

The biggest push for more middle income housing aid comes from New York City, which indeed *does* have a problem—a problem so bafflingly big and complex it is almost in another housing world from the rest of the nation. Most of it stems from sheer size and years of municipal neglect. In addition, New York has rent control (and no political prospect of getting rid of it), a huge and exploding minority slum ghetto, a long history of obstructive attitudes by municipal officials.

Middle income housing pleaders usually shy away from a forthright declaration that they mean in-town rental units. But realism compels the inference they do. The trouble with rental housing up to now, as everybody in the building business knows, is that it could not be financed in today's investment climate—notably because of FHA's uncompromising nitpicking: digging through construction cost figures years after it has approved them, threatening builders with future disapprovals if they don't jump through the hoop every time FHA finds one. Currently, rental building is rising again. But it is a boomlet, not a boom, so far. And it has changed things only a little—and not notably in the cities with the problem.

The suburban haven

The plain fact is that FHA-backed sale housing on cheaper suburban land is already answering the needs of thousands of middle income families. Indeed, that is precisely what FHA was created for. The problem is in central cities, where land costs make rental the only answer. But, as Chicago's James Downs has observed (Jan. '56, News), the high cost of labor—janitors, elevators operators, maintenance men—has driven the price of apartment living sharply above the cash cost of single-

continued on p. 49; NEWS continued on p. 46



LOUIS WINNICK, ACTION economics consultant, says problem is confined to "high-cost cities."

HOUSING MARKET:

A business of chance

Local market research is scanty, but few builders even bother to use what there is, H&H survey shows. 'Give them time; they'll learn,' advises Rogg.

How much does the average home builder know about his local market? The evidence points to a disappointing answer: *far too little*.

Despite slumping sales, a HOUSE & HOME survey indicates builders are continuing to violate a cardinal rule of other businesses: don't put your money into a new product without first studying your market. The average builder is still flying into his next project by the seat of his pants. He's running on hunches or playing follow the leader.

One successful west coast builder (who picks up every piece of market research he can find) gives this description of how his fellow builders plan ahead: "You take any 10 builders in any part of the country. Of the 10, one will hit the right house in the right area and make a hit. The other nine guess wrong. They suffer through their errors until they've sold their inventory. Then they move into No. 1's successful orbit and copy his houses. Then comes saturation and all 10 have to start over with something new."

No progress since '20's

Robinson Newcomb, Washington housing economist, comments: "The housing market is roughly as large as the auto market. . . . It needs much more basic local research than the auto market but obviously is not getting such research. . . . I doubt that local research in housing markets has progressed very much since the 20's."

Much evidence supports him. The number of cities with housing research programs of any kind is small:

• Portland, Seattle, San Francisco, Los

Angeles, San Diego all have privately-financed real estate and housing reports—not all produced or financed by the same agency in the same way. But they have similar formats, covering starts, vacancy ratios, FHA and VA applications, mortgage and deed filings, employment and population trends. Portland, San Francisco and Los Angeles also report typical house sales by districts—with detailed descriptions of the houses.

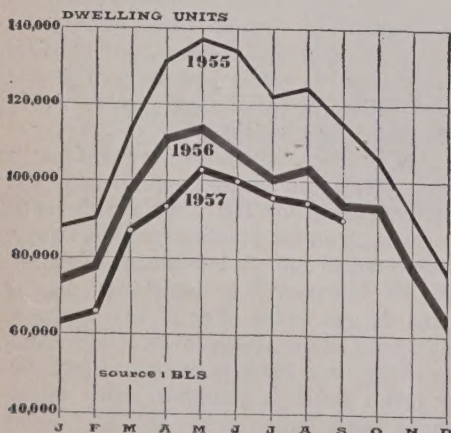
• Miami has the monthly research of the University of Miami's Bureau of Business and Economic Research covering starts, filings and vacancy ratios plus periodic special studies land and area growth patterns.

• Some home builder associations gather limited data. Wichita reports starts and builder plans. Similar reports are produced in Charlotte, Memphis and Tulsa. Builders in Louisville turned out one of the best market studies last January. But all builder reports are premised on the accuracy of reporting builders—something which builders, themselves, admit is questionable.

• In Chicago, best indicator of the market is a monthly tabulation of permits by Bell S&L Assn.

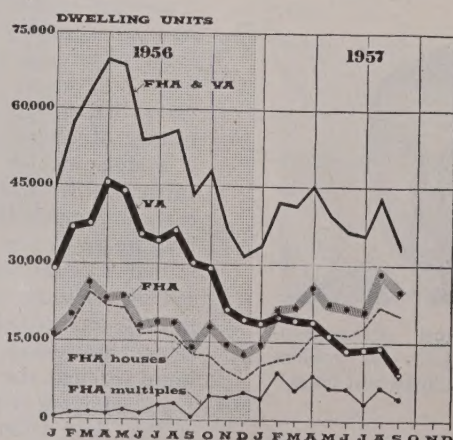
• Among state governments, New York does almost the only job of local housing market fact-gathering. It publishes trends and starts for each part of the state monthly.

• FHA offices do much local market research but keep most of it secret on one pretext or another, despite complaints that this doesn't square it with FHA Commissioner Mason's policy that FHA doings must be in



HOUSING STARTS totaled 90,000 in September—88,000 private and 2,000 public, off 5% from 95,000 total starts in August and down 4% from 93,900 starts in September '56. Private starts dropped 5% from August's 92,600.

The seasonally adjusted annual rate dropped from 1,010,000 in August to 990,000 in September. Total starts for the first nine months this year stand at 793,400. This is a little more than 10% below the 883,300 starts in the first nine months last year.



FHA AND VA APPLICATIONS: FHA applications on new units took a surprising drop in September. They totaled 24,927—20,440 homes and 4,487 multi-family units—off 14% from August but 75% above September 1956. This decline was partly offset by more applications on existing houses: up 5%.

VA appraisal requests on proposed units totaled 14,008, off 64% from August. (But VA changed its report period. September figures cover Aug. 25-Sept. 30, concealing a true decline of about 75%.)

Present research criticized

At least one housing economist sees good reason why builders ignore much local market research available to them. Uriel Mannheim, economist with Housing Securities Inc., lists these shortcomings of most research now available:

1. Reports present such volumes of statistics that they becloud, rather than clarify, the market.

2. Report editors make only half-hearted efforts to relate the meaning of each series to the actual behavior of the building market.

3. Many reports are oriented toward real estate and mortgage investment rather than to building needs.

4. Most reports cover the immediate past and extend to the present but make little effort to project future trends.

5. Many reports are too generalized, do not give enough area breakdowns.

6. Time lags in most reports leave the builder ignorant of important recent market shifts.

Says Mannheim: "We can't expect the builder to be a top-notch statistician and interpret the meaning of many series of statistics to piece together a single picture. It is up to editors of the reports to explain the meaning in simple terms."

Mannheim has studied seven of the better reports published (Los Angeles, San Diego, San Francisco, Portland, Seattle, Miami and Louisville), concludes that even these leave huge gaps in coverage. His rating of the seven by report categories of prime importance to builders:

Housing volume: *good*; financing: *poor*; inventory of unsold homes and vacancy rates: some *good*, some *poor*; real estate activity, *good*; sources of financing, *poor*; delinquency rate, subdivision activity and construction costs, *poor*; housing demand factors, *fair*.

His nomination for the best local market research in the US: the *Residential Research Report* published in Los Angeles.

a "goldfish bowl." Builders in Memphis who help FHA gather its facts, probably see more data than builders in any other city.

Builders ignore research

Even where reliable market research is available the astonishing fact is that few home builders use it. For example:

Portland has one of the best housing research reports—a 104-page quarterly called *Portland Real Estate Trends*, containing maps, charts, tables and pictures (Dec., '54 News). Cost: only \$5 per copy. Some of the information is of no value to a home builder and it lacks some facts a builder should have. But it has 20 times more good information than builders in many other cities can get.

What use do builders make of *Trends*? Lamar Newkirk, HOUSE & HOME's Portland correspondent, reports: "There are a lot of realtors, appraisers, bankers and others who use *Trends* but I've spent three days talking to builders and haven't dredged up any indication that they generally read much but handouts from NAHB and magazine and newspaper articles—and these irregularly."

The local HBA office has a copy of *Trends* and there is a steady series of requests to see it—but not from builders. Prospective home buyers stop to read it.

One Portland builder who doesn't make a move without studying the facts in *Trends* is Frank Evans. He says: "It gives me an idea of local conditions. Anyone in business needs all the statistics he can find. The *Trends* report is the only thing available even though it doesn't cover all the territory I wish it did."

Builders in Miami have one of housing's

knowledgeable economists in their midst—Dr. Reinhold Wolff of the University of Miami. He has been interested in housing since 1948 when—ironically—the Home Builders Assn. of South Florida gave him \$1,000 to set up a housing study and general economic outlook. Since then: “I get a minimum of support from builders,” says Dr. Wolff. He adds: “Perhaps it’s just as well. I often say things builders don’t like.”

Like it or not, the research is there for builders to use. So how do most Miami builders plot their course? HOUSE & HOME Correspondent Fred Sherman reports that on Sept. 29 Tandy & Allen, New Jersey builders, started their first Florida tract southwest of Miami. Their eight models included some ideas new to that area. The next week Sherman’s phone jangled repeatedly as builder after builder called to ask how Tandy & Allen’s sales were going. Two explained their interest: they had already put draftsmen to work copying the floor plans.

Local HBA President Vincent DeMeo concedes frankly: “When we hear of somebody who is selling houses faster than the rest we rush out and copy his product without giving too much thought to factors that led to his success. We are just potshotting.”

A few encouraging signs

There are some encouraging signs in this predominantly dismal picture. Both Miami’s Bureau of Business and Economic Research and the independent First Research Corp. of Miami say they have made extensive market studies for non-Florida builders interested in building in Miami but cagey enough to study the market before making the move.

One classic example of tailoring a plan to market research was the move of Dallas’ Centex Construction Co. into the Chicago market—a result of a detailed market analysis shown Centex President Tom Lively by the Commonwealth Edison Co. Validity of the finding is suggested by the Centex sales record of 574 houses in eight months.

Memphis builders, with the studies by the local FHA and their own association to guide them, have made plans accordingly. Thus Herbert Hobbs, who has built luxury homes for years, notes that the latest FHA survey indicates the demand for luxury homes is on the downgrade. He’s ready to move into the \$15,000-\$18,000 bracket (if he can find the right land) which FHA says is the best current market. Jack Renshaw, Kemmons Wilson and Wallace E. Johnson were planning cheaper homes, are now considering a change to that same \$15,000-\$18,000 bracket.

‘They’ll learn,’ says Rogg

Builders ignore local market research in the face of repeated advice from the experts that they’re making a mistake.

NAHB Economist Nat Rogg has written a widely circulated treatise on what a builder can and should get in the way of local market analysis—detailing even what the builder can get at practically no cost. He suggests as a minimum that a builder should know what his competition is offering (and most do). But how many builders have these basic facts which Rogg also recommends: inventory of unsold new homes, volume of new building, source of financing, employment and income, population trends, migration and mobility? Rogg’s estimate: a very, very few.

“By no means are builders doing adequate local market research,” Rogg says. “But you can’t expect them to change overnight. It’s been a short time since they came out of the seller’s market into a buyer’s market. Give them time, they’ll learn.”

LOCAL MARKETS: Overbuilding feared in San Diego as starts rise, demand drops

San Diego: The crest of the three-year boom seems to be passing. Builders now fear Navy plans to build 1,000 Capeharts (priced at \$16,200 plus land) will produce another indigestible glut of homes like the one the government foisted on the city during the Korean war (Nov., ’52, News).

For the last year, San Diego has stood out as a hot market amid housing’s general slump. Builders from other cities, especially Los Angeles, have been moving in. But now that starts are rising sharply, demand for new housing—as reflected in population increase, industry hiring plans and vacancy rates—is beginning to fall.

Warns Executive Vice President Charles A. Taylor of the local NAHB chapter: “It is possible that we can build ourselves into a temporary oversupply, and that can be very costly, even ruinous, to the builder who has not geared his operations accordingly.” Adds Taylor: “I’ve never seen so much on the boards. And four more builders from out of the area are coming in with tremendous plans.”

Builder Dick Shattuck concurs: “If these projects are built, I’m afraid we’re going to be overbuilt.”

These figures bear out builders’ worries:

- Starts are up one-third over the first half of last year (6,806 vs. 5,112). Rental construction is up nearly 100% (1,704 units vs. 752).
- Population growth is slowing. It was up almost 20,000 persons, from 425,955 to 445,825, from June 30, 1956 to June 30 this year. But 11,000 of the gain came in the last half of ’56, only 8,600 through mid-1957. This dovetails with word from Convair that 8,000 of a planned 9,000 employees for its new missiles plant on Kearny Mesa are already at work and housed. Aircraft (and missiles) is San Diego’s biggest industry.
- In the second quarter of this year, according to a survey by Statistician C. Blake Ross of the city planning department, builders, for the first time recently, were starting houses faster than the number of occupied homes in San Diego was rising.

With land prices up sharply in the last three years (from \$2,000 to nearly \$6,000 an acre), cheapest new homes now sell for \$12,500. Most tracts are in the \$15,000 to \$19,000 bracket, but Builder Ken Glabebrook reports demand “really good” for his houses at \$31,000 to \$33,000.

Builder Stan Scott, regional NAHB vice-president, calls demand “not quite as heavy as it was.” He noted that classified ads in local papers for apartments to rent have shot up from 6” to 1½ columns.

Pittsburgh: Better design and more sales effort are paying off. “Cautious optimism prevails,” reports Executive Secretary S. P. Parisi of the local home builders. Starts may be off 15 to 20% from last year, but Parisi says dollar volume should be down less because builders are selling bigger houses. “Almost all are \$20,000 and up. Those who offer sharp design are faring well.”

Split levels are the best sellers in all price classes. In the fast-growing eastern suburbs, Sampson-Miller is ahead of its 1956 pace. “New designs are doing the trick,” Harold Sampson says. “The tri-level is the best bet. The old standbys are not moving. Sales of two-story houses and bungalow types are falling off. Though Sampson sold 21 split-levels at over \$20,000 in the last three weeks of September, it has done best this year in the \$14,500-17,000 bracket.

Builder Edward M. Ryan, who also expects to top last year’s volume, says the “magic formula” is a four-bedroom, two-bath, two-car-garage split level—and improved selling. “We’ve simply worked harder,” he says. “Where we used to dismiss a prospect if he seemed hard to sell, now we knock our brains out helping him solve his problems, whether it’s financing, location or whatever.”

Chicago: Home building has continued on an even keel since March in the six-county Chicago area. Myron H. Fox, president of
continued on p. 49



Ft. Worth: competition brings best homes yet to '57 parade

If Ft. Worth was typical, National Home Week found builders across the nation meeting their more and more competitive sales market by building the best houses in years. The 21 homes (price range: \$15,900 to \$30,000) in Ft. Worth’s parade of homes (photo above) drew crowds, too—75,000 by builders’ count. A circus tent of exhibits (foreground) was the main entrance. Behind it, in a smaller tent, cartoon movies kept children entertained while parents house-shopped.

More space for the money seemed to be

the keynote. One house, by Thomas Buckner, had 1,800 sq. ft. for \$17,500, including lot. Builder Orein Browning offered 1,513 sq. ft. for \$15,900. Other notable features: 1) unusually attractive kitchen-family rooms, 2) glamorous oversize bathrooms with more storage areas and better hardware than is usually found in builder-homes, 3) better storage throughout the house—larger closets, built-in drawers and shoeracks, 4) attractive patios, 5) offset garages permitting bigger garages on narrower lots, 6) oversize garages.

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LOCAL MARKETS: Dayton prefabber starts first Chicago tract

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Bell S&L Assn., puts the figure at about 3,000 units a month. Bell's data shows starts totaled 21,638 through August, which represents about a 25% decline from the same eight months last year.

A fourth big mobile builder has entered the Chicago market. Huber Bros., Dayton prefabber, has opened a 531-home tract in Arlington Heights on the northwest side. It is just east of a new 559-home project by Winston-Muss of New York, which will also have a 100-store shopping center. (Other newcomers: Centex Construction of Dallas, F&S Construction of Phoenix.)

David Muss says builders' best sales bet is to upgrade, because buyers' tastes have risen along with their incomes. As a result, he says the market is better above \$17,000 than below. Chicago buyers astound him with big cash down payments. "Quite a few have 50% and some even pay all cash," he says.

Miami: Starts of new houses in Dade County this year are down slightly but starts of rental units have more than doubled.

Seven-month figures from the Bureau of Business and Economic Research, University of Miami, show 7,354 starts of one and two-family units, down 7.2% from the first seven

months last year. Apartment unit starts rose 110.4% in the same period, from 2,233 to 4,698. Combined figures show an 18.6% gain in all starts.

Boston: Lack of land, not lack of mortgage money, is the builder's big stumbling block in metropolitan Boston.

And the land shortage is deliberately rigged against home builders, cries Charles R. Bragg, managing director of the local home builders. "Transportation has been unable to keep up with building and we can't go out to the distant towns where there are no zoning problems. The belt beyond Wellesley has had a terrible reaction, and the town fathers have set up an iron curtain of zoning where logically the next houses should go."

Adds Builder Charles P. Piper: "Most small builders don't have one lot ahead. We're building now in towns with no public sewer lines. The townspeople don't want new homes to burden their schools, so planning boards are stalling. They'll turn you over to the board of health, and the board of health says your land isn't right for a sewage disposal system. High bonds are required of builders, high enough to hamstring the little guy"

Starts are down about one-third this year.

Permits are off 38% for the first eight months (5,170 vs. 7,143 last year). Most popular price bracket is \$15,900 to \$17,900. Worst is the lowest range; buyers who want them can't qualify for loans.

Most builders faring well have upgraded their houses, built from 20 to 40 a year. The big exception is Campanelli Bros. who will build 1,100 this year, in several towns.

Phoenix: Greatest impetus to home sales—of all things—is a shift in huge air masses. In recent summers, cool, moist air from the Gulf of Mexico has moved over the mountains down to this hot desert area, producing heavy rainfall and high humidity. Intense irrigation adds to the effect.

Result, says H&H Correspondent Dorothy Jane Esser, is that "People who have lived in air-conditioned Phoenix houses for years are shopping around for better air-conditioned houses. Evaporative coolers no longer work in the July-August humidity. Buyers demand more efficient units with the low operating costs of evaporative units. This means the builder must have his three-bedroom house engineered for a two-ton unit that will cost only \$20 to \$30 a month during the worst of the summer. And people demand design changes: the big picture window is out; overhangs must be much wider."

MARKET BRIEFS

FHA grows a backlog

FHA is in another processing jam.

At mid-month, FHA offices in city after city were from a month to nine weeks behind in handling applications. Mortgage men reported Philadelphia eight weeks behind, Florida and Georgia offices seven to eight weeks, Washington nine weeks, Boston a month to six weeks, Cleveland six weeks.

To cope with the sudden crisis, FHA told 20 of its 71 insuring offices to go on overtime schedules, work six days a week. In Washington, D. C., it approved use of fee appraisers.

"Two weeks should be the maximum processing time," warns Vice President Robert M. Morgan of Boston's Five Cents Savings Bank. "Otherwise you kill sales. FHA is effectively cutting down realty transfers."

What caused the backlog—the agency's first since 1954? Total FHA applications, hovering around 48,000 since April, spurted to 57,500 in August. They slipped to 55,047 in September as applications for new units fell 14%. Applications on existing houses are up 100% in some cities. Equally important, say officials, budget cuts imposed by Congress had forced FHA to slash its field force. Detroit, FHA's busiest office, is an extreme example: a year ago it had 110 employees. Lay-offs and resignations have trimmed the staff to 70. In Philadelphia, Mortgage Banker W. A. Clarke comments: "The salary scale is so low they haven't been able to replace people."

In Washington, FHA is allowing use of fee appraisers only on existing houses. Lenders can pick fee appraisers from a list of eligibles if would-be buyers will pay \$25 extra in appraisal fees to speed processing of their papers. FHA planned to take another look Nov. 1. If the backlog is down to normal

levels (two to three weeks), then all work will go back to staff appraisers.

Officially, FHA has always considered fee appraisers undesirable except in special cases (like its new program to get FHA into small towns, Oct. News). Main reason: FHA fears private appraisers may find themselves in a conflict of interest as they appraise houses being sold by brokers or builders with whom they have ties.

FHA didn't shift appraisers to Washington from other offices because the shortage is nationwide. One reason: the average FHA appraiser makes \$5,540 to \$6,250 a year, much less than he could make in private business.

Rental boomlet (cont'd.)

Evidence of rental housing's comeback keeps piling up. In fact, the upsurge seems even stronger than it did three months ago (Aug., News). Items:

- In the Los Angeles area, permits for multiple-unit buildings for the first seven months this year are up 51%.

- Around San Francisco, rental permits are up 37%, now account for nearly a third of new housing, according to an FHA study based on BLS data. One reason for the gain, says the Bay Area Real Estate Research Committee, is the lowest vacancy rate since 1950: 1.1% in FHA-insured apartment units.

- In Milwaukee, the boom is confined chiefly to duplexes and four-unit buildings. Permits for duplexes in Milwaukee County in the first eight months this year totaled 1,170, up 16% over the same period in 1956. And 1,065 permits for apartment-house units point to the highest rate of rental building since 1950's all-time peak.

- BLS data for the first four months this year (latest available) shows starts of five-or-more-unit apartments were up 20%; starts of two-to-four-unit housing were up 4%; one-family starts were off 18%.

Middle-income housing: is the issue real or phony?

continued from p. 45

family homes. Under present financing, single-family homes are all the middle-income market around big cities is likely to get.

In a lot of cities, experts of varied persuasions agree there isn't any middle income housing problem at all: Atlanta, Los Angeles, Washington, Detroit, Milwaukee, and Seattle, for instance.

All this is no comfort to the \$70-a-week Manhattan office worker who finds a one-room apartment in a good East Side Manhattan neighborhood costs from \$125 up. Middle income housing is not a completely phony issue. There is just enough real problem so building men will ignore it at their peril. But middle-income housing is being advocated with irrelevant statistics, loaded surveys and endless repetition of the unsupported (and unsupportable) cry that middle-income families are "totally ignored." Middle-income housers are still disguising a big city muddle as a national problem.

The danger is that a legislative solution for problems of a few metropolises may be given national scope. If this happens, housing markets will surely be disrupted—needlessly. Hoping to forestall such developments, NAHB is taking the right tack in trying to get FHA's rental housing program going again.

Even in big cities, lack of middle income housing is a symptom of the trouble, not the root cause of it. For basic causes, you have to dig deeper—to inflated land values, inequitable tax assessment, lack of housing code enforcement, bootleg profits in slums, racial ghettos, rent control, municipal corruption.

Middle-income housing proposals are only a poultice. They leave untouched the underlying forces which have made so many cities sick.

NEWS continued on p. 51



General Electric *Thinlines* completely air condition 30 homes in Thompson Lane Park, Nashville, Tennessee.

General Electric *Thinlines* Help Nashville Builder Sell Houses

"We wanted an air conditioner thin enough to fit neatly through the wall yet powerful enough to cool a whole house," says John Wilson, builder of the Thompson Lane Park Project in Nashville. "That's why we decided on General Electric *Thinlines*.

"*Thinlines* sure helped us sell houses! Better than 90% of our customers wanted them. And they could be included in the FHA or VA mortgage."

Mr. Wilson found that just one 1-hp *Thinline* (10,500 BTU's) could completely

air condition an 800-square-foot house. In his larger homes just two *Thinlines* were needed.

Consider compact, powerful *Thinlines* for your next job. They're so thin they fit easily almost anywhere—in windows or right through the wall. And there's no plumbing or ductwork needed.

Thinlines come in ½, ¾, 1 and 1½ hp models. See your General Electric Room Air Conditioner retailer for full details. General Electric Company, Appliance Park, Louisville 1, Kentucky.

Progress Is Our Most Important Product
GENERAL  ELECTRIC



On the inside there's no unsightly overhang because the *Thinline* is only 16½ inches deep. And the *Thinline's* smart, trim styling blends neatly with any décor.



Leave an opening about 27 inches wide, 23 inches high to install General Electric *Thinline* through wall. Adapter kit makes it easy.



Slide the *Thinline* in later. Six screws make a strong and weather-tight seal.



On the outside *Thinline's* aluminum grille looks well with the building—keeps its good looks for years.

Sunpapers



Ralph Dohme



THIS NEIGHBORHOOD FAILED: Waverly, a 75-year-old former village of cheap houses, deteriorated to rockbottom slum by 1950 (left), even though the steeple of St. John's Episcopal Church preserved a half-dingy dignity amid surrounding blight. The 23-acre neighborhood, 2 mi. north of Baltimore's city hall, became one of the nation's first federally aided redevelopment projects. It cost over \$1.5 million to rebuild, now contains 24 apartment buildings several recreation centers (right).

URBAN RENEWAL:

Neighborhood identity saved one area from blight, lack of it rotted another

When Baltimore's earnest, eloquent James W. Rouse speaks on urban renewal, experts listen with respect. Mortgage Banker Rouse, 43, is an expert's expert. He was first chairman of the citizen advisers for Baltimore's pioneering efforts at rehabilitation. He helped found the city's celebrated Fight-Blight Fund. As a member of MBA's board of governors, he has headed committees on minority housing problems. He was chairman of the HHFA advisory subcommittee whose report to President Eisenhower in 1953 led to putting the words "urban renewal" and their broader concept of attacking slums into the Housing Act of 1954.

Walter Daran



ROUSE

Probing into the essence of what makes some parts of cities decay, while others grow old serenely, Rouse has decided the critical influence is neighborhood identity.

Neighborhood identity is old jargon to planners, but in redevelopment's rush to blast old neighborhoods off the map and replace them with massive modernity, has its vital role been overlooked? Rouse fears so.

"Many efforts so far" at renewal, he contends, have "failed for having failed to create

neighborhoods"—identifiable neighborhoods "given shape and definition by natural boundaries like parks, playgrounds, schools, hospitals, public buildings and, most important of all, highways. . . . The same is true of redevelopment and public housing projects."

In such Gargantuan rebuilding, Rouse argues, "the city is out of scale with the human being. He has no sense of capacity to deal with problems as he sees them. He's lost, his family is lost in overwhelming sprawl."

Good neighborhoods, Rouse warns, "must be protected from the bad apples in the barrel (i.e. nearby slums) because the worst infects the good—and it is bound to spread without any fire stop."

In two recent talks, to the conference on highways at Hartford and to an ACTION workshop in New York, Rouse has illustrated his thesis with the story of two old villages that became part of Baltimore (see photos). "Waverly had no natural protection from the slum force of the city. Its streets fit the Baltimore street grid. There were no buffers. In time, you couldn't find Waverly. Because the houses were older and cheaper, they became occupied by lower-income families. Gradually, they deteriorated." By 1948, Waverly was sunk. It was one of eight slums marked for Baltimore's first redevelopment—at a cost of \$1.5 million.



Photos: Ralph Dohme



THIS ONE DIDN'T: Hampden, a former village of the same antiquity, only a mile from Waverly and just 3 mi. from Baltimore's center, was protected by natural boundaries like a railroad and a park. Able to maintain its neighborhood identity despite problems of density and bad zoning similar to Waverly's, it survives as a lower middle class area of well-kept, old-fashioned houses (left) or neat, if bleak, newer ones (right).

Hampden, on the other hand, is a "topographic island." A deep cut to the east and south became a city park. To the west, a ravine carried a highway and main railroad which served the old factories that gave the village birth. Hampden's 75 year old homes are "as aged as some of Baltimore's worst slums." The area is "overbuilt with brick row houses, pockmarked with spot commercial zoning" and, for years, has been occupied by low and lower-middle income families. "But Hampden is no slum. It is not marked for demolition nor, despite spots of poor maintenance, is it regarded as blighted." It is a neighborhood with pride enough to count its war dead and build a monument to them. It has its own churches, shopping street, community life." Had it not been protected by natural topography Hampden, as the oldest and lowest income area in its part of the city, would surely have been infected by the soullessness and hopelessness which spreads through the inner-city, killing residential communities."

PUBLIC HOUSING:

PHA builds pilot project of scattered prefabs

Public housers are trying prefabs again.

They've been used before—notably during World War 2. And Knox Corp., the Georgia prefab firm, built a small project at Waynesboro, Ga. in 1951.*

Now, with PHA in Washington keeping a close watch, a pilot project of 20 units of prefab public housing is rising in Cedartown, Ga. (pop. 10,200).

The units—brick veneer, single-family and duplex with one, two and three bedrooms—are going on seven scattered sites. PHA has decided to experiment more with Chicago's idea (May '54, News) for thus dodging public housing's much criticized institutional look. Moreover, PHA figures that scattering units around a community will reduce their impact on public services and make their eventual sale easier.

The program has influential support—notably from Sen. Homer Capehart (R, Ind.), of the Senate banking committee.

The Cedartown units were engineered by National Homes. PHA says they will cost just under \$9,938 per unit, including some administrative overhead plus a niggling \$449 per unit for land and site improvements.

Shakeup of New York housing authority asked

Charges that many of New York City's 85 public housing projects are becoming slums through mismanagement have been confirmed by the city administration itself.

City Administrator Charles F. Preusse has completed an investigation of charges made by the *New York Daily News* (April, News), concludes that most of them are true. His recommendation: a top-to-bottom reorganization of the housing authority. He proposed specifically that the present five-man board (with four non-salaried members) be replaced by a three-member board, all of them paid to work full-time. He also suggested naming a citizens' advisory board and abolishing the post of executive director in favor of a general manager hired by and responsible to the authority chairman.

(Preusse recommended in a preliminary report last June that the private police force

continued on p. 54

* Discovering, Peter Knox once charged, that "restrictive PHA rules" made it cost \$1,818 more per unit than nearly identical Knox prefabs built there with private financing the same year.



New Armstrong Cushiontone Roof Deck contributes to the luxurious appearance of the open-beam interior in this model home. At the same time it helps keep the room quiet and peaceful.

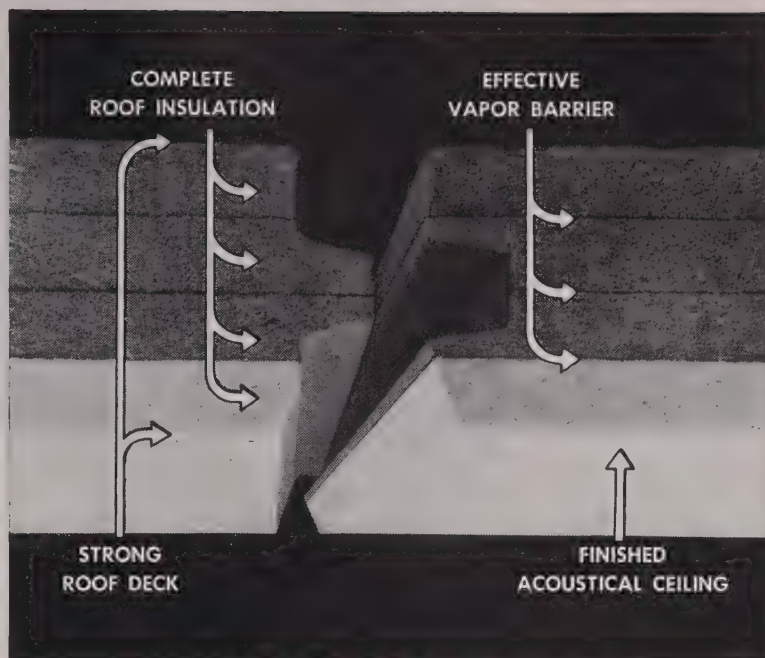
New Armstrong Cushiontone sound conditions

Here's a new material that makes the popular open-beamed home easier to sell than ever before.

New Cushiontone Roof Deck gives you the dual sales appeal of distinctive open-beam ceilings and the modern comfort of sound conditioning. The luxury look and extra comfort these features add to your homes help convince prospects that your home gives them more value for their building dollar. What's more, the casually beau-

tiful Full Random pattern of sound-absorbing perforations is still another selling feature in your favor. Properly merchandised, a Cushiontone Roof Deck home can be the biggest building attraction your area has seen in years.

Armstrong Cushiontone Roof Deck is an exceptionally strong material made of multiple layers of $\frac{1}{2}$ " asphalt-impregnated fiberboard. It provides roof deck, complete roof insulation, vapor bar-



New Armstrong Cushiontone Roof Deck is a 4-in-1 material that provides roof deck, insulation, multiple vapor barriers, and finished acoustical ceiling in one fast, simple application. It needs only beams to support it and built-up roofing to weatherproof it.

Roof Deck open-beam interiors

riers, and finished acoustical ceiling in one material and in one application. Cushiontone Roof Deck is prefinished with two coats of washable white paint and will absorb more than half the noise that strikes the ceiling surface. It is avail-

able in 2' x 8' panels, 2" or 3" thick.

Send for free twenty-four-page booklet that gives full details on how to build with Armstrong Cushiontone Roof Deck. Write to Armstrong Cork Company, 3911 Sixth Street, Lancaster, Pa.

Armstrong BUILDING MATERIALS

Temlok® Roof Deck

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around the city's projects be doubled. So the authority assigned former Police Commissioner Arthur W. Wallander to study ways of improving its 236-man force. After six months, Wallander reported that 250 more patrolmen plus a "hard-hitting and uncompromising attack" are urgently needed if housing authority property and tenants are to be protected.

Preusse pads his final report to Mayor Robert F. Wagner with praise for the authority's planning and supervising work. But he cites these instances of poor management and maintenance: 1) property deteriorates; 2) maintenance jobs pile up; 3) undesirable families get into projects creating a hard-core of problem tenants; 4) project facilities are not adapted to changing tenant (i. e. race) condition; 5) There is no counselling service on race relations. Preusse had previously reported that the city's 90,000 public housing units (housing 350,000 persons) produced a notoriously high rate of violent crime, vandalism and race trouble.

The *Daily News*, which put eight reporters on the story for two months, says it likes the Preusse report. But it questions whether the city can ever solve its problem without taking public housing out of the welfare field (i.e. throwing out 50,000 tenants who are on relief) and evicting tenants who misuse and abuse authority property.

Robert K. Christenberry, Republican candidate for New York mayor (opposing Wagner), had another idea: put the city's public housing into the hands of experienced, privately-owned realty management firms on a contract basis.

How Levittown disproves the cynical prophets

How true is the much heard charge that new suburban developments are slums of the future?

The fear is only foolish fancy if Levittown, L. I. is any criterion. When Builder William Levitt started building his basementless houses on 7.3 sq. mi. of Long Island potato fields in 1947, critics said a new slum was aborning. Instead, ten years later, the houses look better than they did when first built.

Levittown, too, is vastly improved. Thanks go partly to the builder's foresight, partly to changes in the composition of the 82,000 people who live there—and to their urge to improve their 17,447 houses. The area started as a homogenized town of veterans who rented homes valued at \$7,000 to \$8,000. Today, nearly all families own their homes—valued at \$10,000 to \$20,000—and the owners vary widely. Among them are three Negro families who have moved in with no disturbance like what happened recently in Levittown, Pa. (Sept., News). Last month, the community celebrated its 10th birthday with a three-day party.

Trees and home improvement account for much of Levittown's growing pulchritude. Few houses are what they started out to be—and Levitt can claim his share of credit for this. Though they were built around a few basic floor plans, they were well landscaped (Levitt's father insisted on this, luckily) and they were designed for easy improvement. Mrs. Janet Abu-lughod, researcher for ACTION, has pointed out that 85% of the expansion-attic houses in Levittown were two-bedroom homes originally but 66% now have three or more bedrooms. "The owners transferred undesired housing into one which matched exactly consumer preference as expressed in attitude studies for many years. The expandable house is . . . one part of the solution to meeting consumer preferences."



STENOPIST RECORDS, NEWSHENS LISTEN AS DELEGATES AIR THEIR VIEWS

SECOND WOMEN'S 'CONGRESS':

Builders and plumbers, look-alike homes, picture windows get verbal roasting

A second annual women's housing conference, held last month in Washington, picked up where the first left off and got down to specifics.

The 100 bright young housewives agreed right away that 1) plumbers give them the fits and 2) most merchant builders give them ugly, over-priced houses.

The women voiced more criticism of today's new houses than did the 103 who took part in last year's meeting. That may be because the groups were rather unlike.

Last year's widely publicized Women's Congress on Housing was sponsored by HHFA (H&H, June). The women picked (by Asst. HHFA Administrator Annabelle Heath) as a "representative cross-section" of US housewives averaged 40 years old. Asked what they wanted in a \$10,000 house, they agreed on about \$25,000 worth of adequate wiring, (but few appliances), 1½ or 2 baths, a rear kitchen, family room plus dining room plus living room, and primarily lots of space—all on one floor on a big lot under big trees.

Wanted: more technical information

This year's "Congress on Better Living" was sponsored by *McCall's*, which picked its "representative cross-section" from among 22,000 winners of the magazine's design contests. The 100 women averaged about 31 years old; most are mothers of small children. Their husbands earn about \$7,000 a year, and 89% own their own homes. *McCall's* argues these relatively well-informed housewives could best express the views of US women.

Panelists surprised building trades observers with their construction vocabulary and thirst for technical information. Phrases like "modular construction" rolled off their tongues. Nearly all ten tables of ten panelists berated builders and manufacturers for not giving home buyers manuals such as auto buyers get. They asked for charts on wiring, heating and plumbing.

"You mean you'd actually go and oil a

pump?" a startled trade association man asked.

"Why not?" said Mrs. John S. Parsons of Waterville, Me. "We're used to oiling sewing machines, and they're just as complicated."

Builders have 'no imagination'

Other panelists said they couldn't learn what they wanted about heating or plumbing systems without "browbeating" the home builder.

Most panelists vowed they will go to architects to have their next houses designed. Their complaints: "Builders have no imagination." "They knock down all the trees." "Builder houses are too repetitive," and their tracts are "just a parking place until you can get into something better." Plumbers fared worse: "They're dirty, they take a long time and they charge a lot." "Feed them to the lions. They're dirty, incompetent and inexperienced.")

Specifically, the women said they want:

Bathrooms with higher tubs to make it easier to wash both tots and bathtub toy trays. In any case, second bathrooms were preferred to "one superbath" and new kitchens.

More light in all rooms except bedrooms, particularly overhead light, spotlights in dining rooms and baths, strip wall outlets.

Kitchens with U and L shapes (greatly preferred to hall or wall types). Built-in appliances because they save work, look better and are safer. (Last year's panel scorned built-ins as a waste of money.)

Windows should be of normal size—rarely "picture windows" or casements, or narrow as often used in bedrooms.

Other preferences: a down payment for a new house rather than a new car; a better kitchen over air-conditioning; split-levels or "modern" ranch houses rather than "romantic" or "gingerbread" design.

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MATERIALS & PRICES:

Six months of stable prices foreseen; 'not a time to build up inventories'

Prices on most key building materials probably will be no higher in the first quarter of 1958 than they are now—perhaps lower.

The meaning to home builders: buy for present needs only.

Economic advisers to Los Angeles' Building Contractors Assn. caution: "This is not a time to accumulate inventories." Len Haeger, Bill Levitt's technical director, agrees. So also do Dave Slipper, head of William Zeckendorf's new home building operation, and Economist Miles L. Colean.

BCA's advisers make one exception: if a builder foresees that any single item in his area will be in short supply or will be affected by a wage increase before 1958, then he should buy now.

Best buys for builders continue to be lumber and plumbing equipment.

The well-publicized slide of lumber prices (off 5.2% in a year on BLS' index) has tended to obscure the equally significant drop in plumbing equipment prices—off 3.8% in the same period.

This drop is a simple result of keen (sometimes cut-throat) competition. Demand is off because of the drop in starts. And the industry has had a big increase in capacity as new firms have entered the field and old-line producers have expanded.

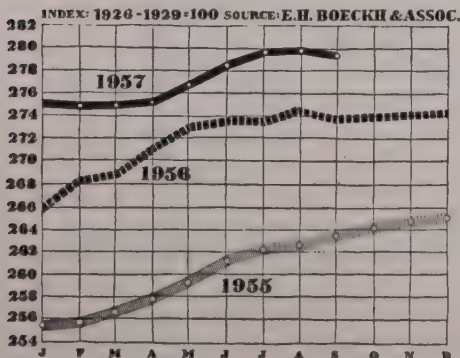
Price cutting is common. Wholesalers ignore suggested price lists, negotiate much lower prices directly with builders and plumbing contractors. Says Joseph A. Grazier, president of American Radiator & Standard Sanitary Corp., biggest producer in the business: "There is almost chaos in the market on prices." Other manufacturers agree.

Other downward currents: prices on heavy sheet glass (used only in home picture windows and commercial construction) were cut 5 to 16% by domestic producers to compete with foreign imports; copper prices have slumped to a 4½-year low.

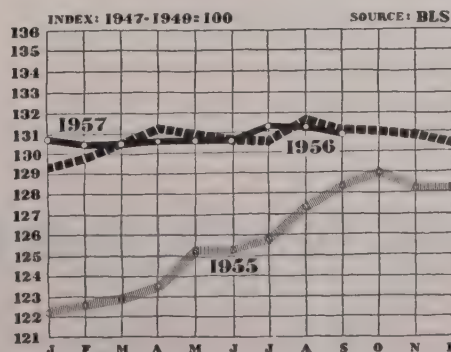
Cement prices, up consistently in recent years, will not be changed in the last quarter. Four big producers announced they will hold the line. Other firms are expected to follow suit.

There are still some upward price pressures which the wise home builder will watch.

Johns-Manville has boosted prices 10% on all asbestos fibre. This foreshadows higher prices on asphalt tile, some insulating materials, asbestos siding and roofing. Railroads are already talking of another 3% freight rate increase to add to the 7% just won (Sept., News). Motor carriers, who put a 5% increase into effect last spring, are adding 7% more in many parts of the country to match the railroad hike. Truck freight rates do not have the overall effect of a rail rate increase on home building. But they can have much impact in localities largely dependent on trucking.



BOECKH INDEX of residential building costs dropped 0.1 point in September—first dip since September 1956. Col. E. H. Boeckh attributes it to minor declines in lumber prices and in plumbing and heating equipment. He predicts materials prices will remain stable through the winter with any drops offset by automatic wage hikes.



BLS BUILDING MATERIALS price index continued down in September, reaching 130.9—off 0.3% from the adjusted August figure and from September 1956. BLS attributes the slide to falling lumber prices—off 0.8%—and plumbing fixtures—off 0.1%. Other prices are stable, except concrete ingredients—up 0.2%.

Home Improvement Council plans \$2 million campaign

Two contests for home owners are the big guns in an ambitious promotion program planned for 1958 by the Home Improvement Council, permanent successor to Operation Home Improvement (July, News).

In the first contest, home owners will be asked to tell in 25 words what their No. 1 fixup project is. Best entry will win about \$25,000. Entrants must send in check-lists showing their remodeling needs. In the second contest, entrants will be invited to submit evidence of improvements actually made. HIC Chairman Fred C. Hecht, general merchandise and retail sales manager of Sears, Roebuck & Co., says \$500,000 has been budgeted for the two-part contest.

HIC's predecessor, OHI, had trouble raising \$175,000 last year. But HIC's tentative budget for the year totals a whopping \$2 million. Other items:

Advertising	\$750,000
Membership solicitation.....	100,000
Administration	100,000
Promotion materials.....	150,000
Mailings to members.....	150,000
Research	150,000
Training, public service materials.....	100,000

HIC has barely begun its money-raising drive but Executive Director Don Moore says HIC "is assured of enough to run the basic mechanics," adding: "we'll have \$1 million by the end of the year." Most is expected to come from Sears and other basic suppliers, at the rate of 1/100 of 1% of sales volume in home improvement business. Local HIC members will pay \$25 to \$50 fees. Only members can use the new HIC seal (shown above).

The campaign got a major shot in the arm last month when *Better Homes & Gardens*, *Successful Farming*, *Kitchen Ideas* and *Home Modernization Guide* (combined circulation: 6½ million) decided to bind the HIC contest entry blanks into forthcoming issues.

MATERIALS BRIEFS

Research studies planned

FHA has hired Building Research Advisory Board for six more studies of home building standards and techniques. Cost: \$59,820.

The new research comes out of the \$300,000 Congress gave FHA last year for technical studies. BRAB, a division of the National Academy of Sciences, has already completed four studies (April, News) costing \$42,500.*

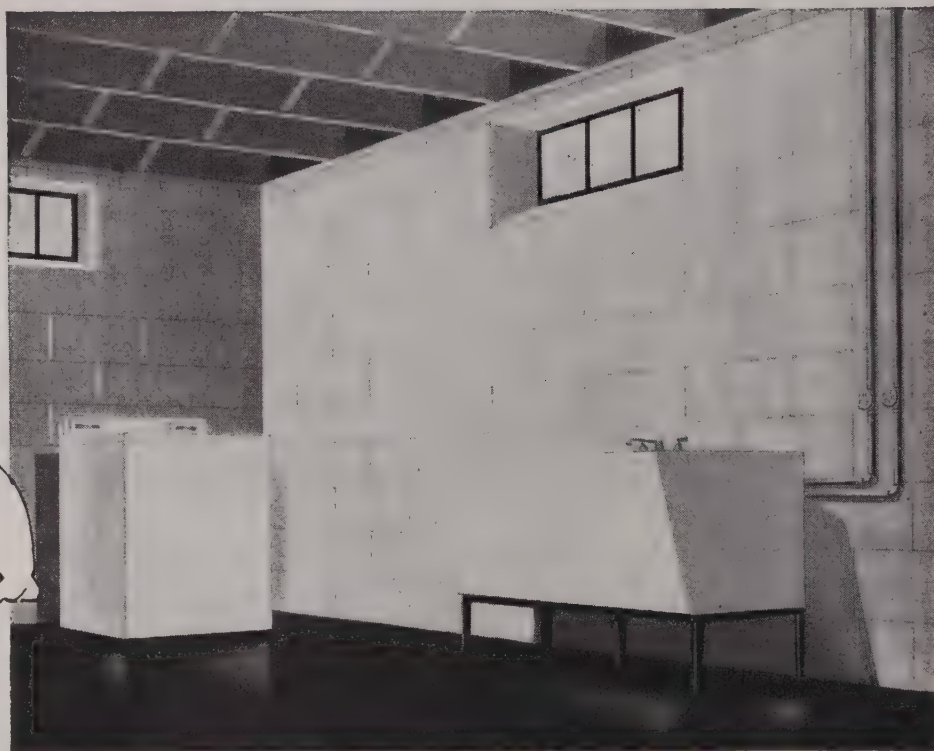
BRAB is to complete its six new studies by Sept. 30, 1958. The results will be used in guiding FHA in establishing criteria for its new Minimum Property Standards. The studies will cover:

1. How much lumber must be treated with preservatives to balk termites? BRAB previously recommended that treated lumber be required only when decay is a danger. But wood preservative producers complained that this is too little protection.

continued on p. 61

* These covered grade boards in absorption trenches, sewer pipe sizes, inverted crown streets and a double bituminous treatment for streets.

Basements like babies
need CONSTANT WATER PROTECTION!



Babies and basements have a lot in common. Both need water protection! Basement water protection must be *permanent and constant* in nature. Since coatings eventually peel, flake, chip, crack or wear off, the only lasting method is to make the foundation and floor water-repellent *all the way through*. Do this by using Medusa Waterproofed Portland Cement for the concrete itself when it's poured concrete construction. If it's a masonry type foundation, then Medusa Water Repellents should be used in the block, in mortar and as an exterior plaster coat. In this manner you make the wall and floor a *solid water-repelling mass*. If Medusa Waterproofed Gray Portland Cement is unavailable use Medusa Waterproofing Paste or Powder with any portland cement . . . you'll get the same results. Write for our complimentary A.I.A. File No. 3-A-10.



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2. What physical and thermal properties should be required in warm air heating and air conditioning ducts? FHA wants particular emphasis on new materials.

3. What materials are acceptable for use in residential sewer lines? Again FHA is interested in new materials which manufacturers have recommended.

4. How effective are waterproofing agents added to concrete before pouring in slab-on-ground construction?

5. Are moisture barriers needed in slab construction?

6. What should be the standards and what are the structural problems for sound slab construction? This study is particularly significant since California home builders have strongly protested the slab requirements in the proposed MPS book.

Plastics code adopted

A chapter on plastics has been added to the Uniform Building Code of the International Conference of Building Officials—but not without a fight.

The new chapter lets local building officials approve specific plastics for limited uses. The drafting committee purposely avoided rules specifying particular plastics. Reason: so many plastics are already in use it would be unwieldy and, moreover, soon out-of-date as new materials come on the market.

ICBO reports that nearly 900 cities now use its Uniform Building Code—43 of them adopting it in the past year.

How one builder cuts costs

By buying LOF Thermopane through Sears Roebuck's commercial sales department, Builder Bob Schmitt of Berea, Ohio says he gets double glazing 25% cheaper than he can through local glass distributors.

Schmitt also buys copper tubing, iron pipe, plumbing fittings and vinyl wall fabrics through Sears, finds prices lower than through usual distribution channels. Example: he was paying \$3.50 to \$3.75 per sq. yd. for vinyl wall coverings. Now, from Sears, he gets the same fabrics for \$2.90 to \$3.30 per sq. yd.

Cement makers plan merger

Three middle-sized regional cement companies have agreed to merge into a nationwide firm which will rank as one of the top six cement producers.

Directors of Hercules Cement Corp. of Philadelphia, Peerless Cement Corp. of Detroit and Riverside Cement Co. of Los Angeles have approved the merger. It is being submitted to stockholders.

The merged company would have annual sales of around \$50 million (based on the past record of the three firms) and capacity of 18.5 million bbls of cement per year.

Johns-Manville Corp. and Bestwall Gypsum Co. called off their proposed merger (Oct., News). Their only explanation: it was "not feasible at this time."

Weather helps lumber prices

Lumber prices rose early in October—but no one credits increased demand.

The real causes: 1) a month of no rain in September kept loggers out of tinder-dry woods; 2) heavy rains in October made dirt roads in the woods impassable; 3) many mills closed for the start of the hunting season and 4) hundreds of small mills have not been laying in a winter supply of logs and plan instead to close for the winter.

Lumbermen say that with production so far down and with little prospect of a change this winter, there is a slim possibility of a \$1 to \$2M increase in prices this winter.

LABOR:

Salesmen of three Seattle realty firms organized by scandal-tinged teamsters

The big, powerful and scandal-tinged teamsters union has quietly started to organize real estate salesmen.

Their first effort was successful and surprisingly easy. Three big Seattle real estate firms gave in without a whimper, signed union contracts after 150 of their 175 salesmen threatened to strike. They thus became the first unionized real estate offices in history (according to NAREB).

So far, teamsters have disclosed no plans to extend their drive beyond Seattle. But the Washington *Teamster*, their state organ, gave this hint: "... In the Seattle-King County area some 500 people have licenses to sell real estate. *Nationally the membership potential could range between 80,000 and 100,000.*"

Seattle's organizing drive was ordered by West Coast Teamster Boss Frank W. Brewster, a man convicted of contempt of Congress for refusing to answer questions of the Senate rackets investigating committee.

The organizing union is Local 154 of the Trucking and Equipment Clerks and Clerical Employees. It is in trusteeship until teamster

bosses decide it can stand on its own feet (supposedly in 1958). Thus officers are appointive. Brewster himself is president.

The drive opened last March with a statement by Don Ellis, the union's secretary-treasurer, that "working conditions in the real estate business are the worst I have ever seen in an enterprise of this kind." In August, the union notified the three target firms—MacPherson Realty, Benton's Real Estate and Picture Floor Plans—that they had organized enough men to demand recognition. The contract was signed 10 min. before a threatened strike.

Wages, as such, had little to do with the salesmen's willingness to organize and demand a contract.

Their main grievance: lack of control or voice in the North End Brokers Assn., a listing agency to which they give part of their commissions. Complained one salesman: "It's taxation without representation."

The listing agency gets 1 to 2% of the 5% commission on a house sale—half from the broker and half from the salesman. The original listing broker also gets one-third of the gross commission. After the broker deducts 10% for office management, the salesman gets

50% of what's left. In contract negotiations salesmen asked 50% of the gross commission. They also wanted a \$300 base drawing account, health, welfare and pension plans plus a six-day work week and a union security clause.

They got much that they asked, though all the details of the contract have not been made public.

Salesmen of the three firms will now get 50% of the gross commission received by the broker after 10% is paid to holders of exclusive listings.

Salesmen will also get all benefits of the teamsters health and welfare plan for \$10.40 a month per man—paid by the company; a six-day work week; four holidays; an allowable draw of \$200 minimum per month

charged against commissions. They also won a voice in "any changed multiple listing bureau." (Members of the listing service later voted down a motion to expel the three unionized offices.)

Officers of the three firms seem much less upset about the teamsters' success than NAREB leaders.

Said William MacPherson: "It may now be exactly the feeling of the industry, but we hope the new contract will improve the quality of salesmen and cut the amount of turnover."

Said another officer: "Let's face it. We were coerced into the contract. Nobody steps into a situation like this voluntarily. But we

actually feel that in the long run it will be good for our business. The real estate industry can stand stability."

Other Seattle brokers are convinced that if the real estate business becomes solidly unionized, the cost will leap so high that commissions will jump from the standard 5% to 7%.

NAREB has pledged to fight the teamsters in their next organizing effort.

President Kenneth Keyes of Miami calls unionization "a new threat to the nation's real estate business."

Cries Eugene Conser, executive vice president: "We highly resent the teamsters or any other union attempting to inject themselves into our profession. We don't think the members of our profession throughout the US will

take kindly to the idea, as against retaining their membership in a professional organization." He calls the Seattle contract "ridiculous and inconsequential."

NEWS continued on p. 64

Alcoa gives aluminum storm

Alcoa is proud to be a member and supporter of the National Storm Window and Door Institute, Inc.



windows and doors a \$1,000,000 push

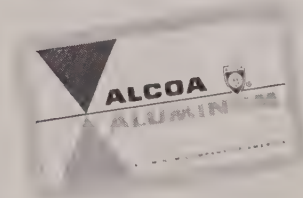
you can give your homes a look of completeness and extra quality by installing aluminum storm windows and doors. Moreover, banks will appraise up to 100% of their cost as part of the mortgage package. Aluminum storm windows and doors save fuel, add comfort and, like all aluminum building products, never need maintenance. Make sure the brand you install carries the Alcoa Care-free label. It's a powerful sales clincher.

Right now, 40 million people are being presold on building products made of Alcoa® Aluminum, through a million dollar promotion... a tremendous schedule on television and in national magazines.

Any house you build can be more Care-free. All you do is use these heavily promoted Care-free aluminum products with the Care-free Alcoa tag. For complete catalog information from leading makers of aluminum building products, send your name and address to:

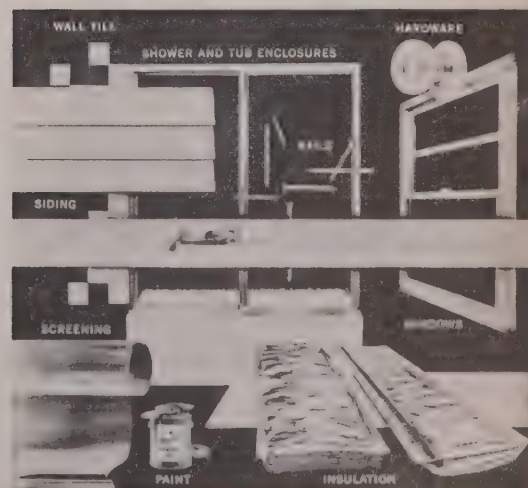
Aluminum Company of America,
1969-L Alcoa Bldg., Pittsburgh 19, Pa.

Your Guide to the Best in Aluminum Value



NEW! "ALCOA THEATRE"

Exciting Adventure, Alternate Monday Evenings



These aluminum products complete the Care-free picture.

PEOPLE: James Lendrum quits Small Homes Council to head architecture department at Florida University

James T. Lendrum, director of the University of Illinois' Small Homes Council since 1949, has resigned to head the department of architecture at the University of Florida. He takes his new post in Gainesville, Dec. 10, after a trip around the world.

Walter Daran



LENDRUM

Architect Lendrum, 50, is perhaps the industry's No. 1 gadfly at trying to improve home building techniques by cutting costs without cutting quality. He has made the SHC a major center for research by trade groups and government agencies. Three years ago he turned down an offer to become chief architect for FHA (it would have meant a salary cut). He is a consultant to *HOUSE & HOME*, served recently on the advisory committee to recommend new MPSs for the FHA.

At Florida he will head a new research group created for him to study building techniques.

Millspaugh named to new job at Renewal Administration

The Urban Renewal Administration has named a Baltimore newspaper reporter as assistant commissioner for program planning and development.

He is **Martin Millspaugh**, 31, a 1949 graduate of Princeton University who has been a reporter on the Baltimore *Sun* for the last 4½ years and for the Richmond (Va.) *News-Leader* for four years before that.

While covering Baltimore's city hall, Millspaugh began delving into neighborhood rehabilitation, slum clearance and city planning. His news stories on slum conditions won honorable mention for a Heywood Broun Award of the American Newspaper Guild. He is co-author (with Economist **Miles Colean** and News Editor **Gurney Breckenfeld** of *HOUSE & HOME*) of a forthcoming study of how rehabilitation affects the lives and attitudes of residents of neighborhoods.

Millspaugh's URA job is a new one—to "ride herd on new ideas," he says.

Holzka, Mitchell nominated to head US S&L League

Joseph Holzka, 55, an S&L man on Staten Island, N. Y. for 34 years, will be the new president of the US Savings & Loan League.

Holzka, now vice president, is slated for election to the league's top post at its annual convention in Chicago this month. Nominated to succeed him as vice president is **C. R. (Bob) Mitchell**, 49, president of the First Federal S&L Assn. of Kansas City, Mo.

Born and raised on Staten Island, Holzka is a big (6'), good humored and unpretentious man almost wholly engrossed in his work ("My only exercise is playing bridge"). He graduated from high school in 1918 and, enlisting at 16, was a soldier in World War I. After the war he served in the US Lighthouse Service on Staten Island before joining the Westerleigh Building, Loan & Savings Assn. in 1923. In 1936 he left to reorganize the Port Richmond Cooperative S&L Assn. and in 1938 merged it into the

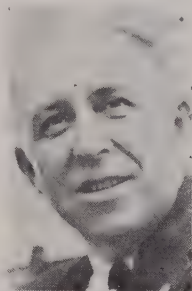
Northfield S&L Assn. He has been executive vice president of Northfield ever since.

Holzka is known in S&L circles as an effective speaker, a good man for cutting quickly to the heart of complicated issues, an adept man at handling organizational problems. The last stems in part from his long background in the American Legion. (He has served on its important National Economic Commission for six years, helped steer the Legion recently to endorse flexible interest rates for GI loans.)

Holzka's chief interests are to push the league's plan to insure 90% S&L mortgages (H&H, May) and help S&Ls meet the fast-growing competition from commercial banks for savings accounts.

"Savings and loans should be able to take care of all customary needs of home owners, educational, medical and so on," he says. "Normal family money requirements are all tied together. If a man is up against it,

Ma. ia LaYacona



HOLZKA



MITCHELL

we should be able to help him. He shouldn't have to go to commercial banks for some help and to S&Ls for other."

Missourian Bob Mitchell began his career in 1931 with the Greene County Building &

Loan Assn. in Springfield, Mo. He was named branch manager in Kansas City in 1934, and in 1937 became managing officer of the Jackson County S&L Assn. when it was reorganized. Jackson was merged with First Federal S&L in 1941 and Mitchell was elected its president in 1953.

Mitchell has been chairman of the US League constitution committee, is head of its Federal Home Long Bank committee and chairman of the Federal S&L advisory council.

An affable six-footer, Mitchell was a basketball player at Drury College. His sports activity now is bass fishing.

Joseph Graves succeeds Morrison at VHMCP

Joseph B. Graves Jr. has been named executive secretary of the Voluntary Home Mortgage Credit Program. He succeeds Fred B. Morrison, who has joined Metropolitan Life Insurance Co. (Oct., News).

H&H—Reni



GRAVES

Graves, 32, has degrees in law (Vanderbilt) and public administration (Harvard). He had 2½ years' experience with a mortgage investment firm in El Paso, Tex. before joining VHMCP in June, 1955. He headed the program's Nashville office until a year ago, when he was named executive secretary of the Kansas City, Mo. office serving Missouri, Oklahoma, Kansas and Colorado.

A. Oakley Hunter, who resigned last summer as HHFA's general counsel, has set up a law practice in association with—of all people—**B. T. Fitzpatrick**, who was booted out of the HHFA post to make room for Hunter earlier in the Eisenhower administration. Hunter will practice in Fresno, Calif.

continued on p. 69

H&H staff



California subdivision with a split personality

Prizewinning modern design comes face-to-face with Hansel & Gretel architecture in this subdivision north of San Francisco. The change is as abrupt as if Lewis Carroll's Alice had stepped over a brook into another square.

The \$22,750 house at the left, designed by Architects **Jones & Emmons** and built by **Joseph L. Eichler**, won a prize in the AIA-Sunset competition this year. It has 1,704 sq. ft., four bedrooms, two baths, a family room and electric kitchen. At mid-month, it was unsold.

The three-bedroom pink chalet at the right sold last year to Robert Wood for \$17,500. (Builder **Gerry Hoytt** later sold scores of adjacent lots to Eichler.) Comments Mrs. Wood: "There's such a contrast, it looks strange. If there were a street in between, or maybe a park..."

California architects last month gave Eichler a certificate of distinguished service "for recognizing the importance of architectural services in planning, development and construction of outstanding contemporary merchant-built houses."

in a local law firm; Fitzpatrick's offices are in Washington.

Ex-Sen. **Harry P. Cain** (R, Wash.) has joined the First Federal S&L Assn., Miami, to produce and moderate a series of TV programs.

President Eisenhower has nominated **Jesse P. Wolcott**, former Republican congressman from Michigan who headed the House banking committee, to be one of the three board members of the Federal Deposit Insurance Corp.

BUILDERS: San Antonio Builder **E. J. (Jim) Burke** has been endorsed by the Texas and San Antonio builder associations as their candidate for next secretary of the NAHB.

Richard W. Briggs, FHA director in San Francisco from 1950 to 1955 (and once considered top candidate for deputy FHA commissioner), has resigned as executive vice president of Eichler Homes to open his own consultant office for builders at 321 Hamilton St., Palo Alto, Calif.

Orville Brown has been named executive director of the Home Builders Assn. of Greater Cincinnati, succeeding **Earle De Laitre**. Brown was executive head of the Cincinnati Heating, Piping & Air Conditioning Contractors Assn.

Perry Norton leaves AIP for Bangkok assignment

Perry Norton, executive director of the American Institute of Planners and editor of the *Journal of the AIP* for the last five years, has resigned to go to Bangkok on a regional planning assignment.

Norton, 37, was a planner with the Chicago Housing Authority and assistant director of Assn. of State Planning and Development Agencies before he came to AIP in 1952. He is joining Litchfield, Whiting, Panero & Associates, New York, which has a contract with Thailand (through the International Cooperation Administration) to send a team of five planners to study Bangkok's metropolitan problems for the next 21 months.

Joseph T. Bill, \$14,256-a-year executive director of the Sacramento Redevelopment Agency since 1951, will resign to take a similar post (at \$18,500) with the Los Angeles Redevelopment Agency Jan. 1. Under Bill's leadership, Sacramento not only became the first West Coast city to begin actual slum clearance, but was first in the nation to finance redevelopment with a bond issue backed only by the benefits of the redevelopment itself. Principal and interest on \$2 million of tax allocation bonds will come from increased realty tax collections as renewal makes valuations in the 15 block Capitol Mall renewal area rise.

PREFABBERS: **Walter Ahrens**, a pioneer in prefabricated home building and first president of PHMI (1943), has sold his Southern Mill & Manufacturing Co. in Tulsa to A. R. Tandy & Associates; **Edward A. Morris Jr.** has been named advertising and public relations director of Inland Homes Corp., Cincinnati.

Alexander C. Robinson 3rd, 66, retired Cleveland architect, has been nominated by four AIA chapters to become the 1958 president of AIA, succeeding **Leon D. Chatelain Jr.** Robinson has also been named by President Eisenhower to a six-year term on the National Capital Planning Commission in Washington.

OBITUARY:

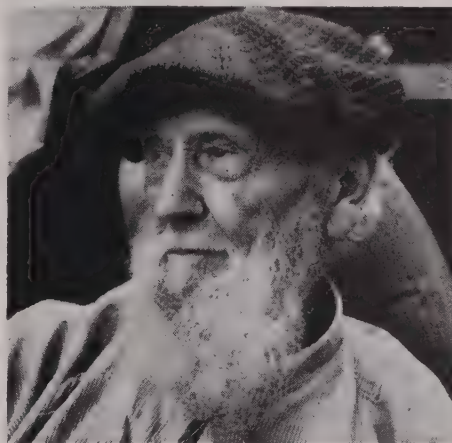
Bernard Maybeck, father of 'Bay area style'

Architect **Bernard Ralph Maybeck**, 95, father of the California redwood house and Bay area-style design, died in his sleep Oct. 3 at his Berkeley home.

In retirement for years, the founder of the University of California architectural school had been failing since a stroke last July.

Way back in the 1890's, Maybeck invented the indoor-outdoor house-and-garden, and the kitchen-living room for servantless entertain-

LIFE—Charles Steinheimer



ARCHITECT MAYBECK (1948)

ing. He was a pioneer in the extensive use of glass and sliding walls. His ideal house was a garden with "a few rooms to use in case of rain."

Maybeck clothed his modern ideas in traditional forms and so escaped the struggle for acceptance that modern architects know so well. He was trained in the grand tradition of the Beaux Art of Paris. But he scored the purity of style Beaux Arts tradition demanded. Instead, he used off-beat, untraditional effects to heighten the emotional quality of his buildings. He loved to experiment with new materials and new uses for old materials. And he could become as enthralled over building a shack out of old boxes as over re-planning a city. He was a practical carpenter, wood carver, stone mason, bricklayer and painter.

To the end, Maybeck was doubtful of modern architecture. He said: "Modern architecture is functional; it's all right. But it's engineering not art. It comes from the brain, not from the heart."

Maybeck projected this heart-design into many of his most ambitious works, notably his two masterpieces, San Francisco's Palace

of Fine Arts, built for the 1915 Panama Pacific Exposition, and the First Church of Christ Scientist in Berkeley, completed in 1910. The Palace of Fine Arts was built largely of lath and plaster. But it has been described as "the most imaginative romantic interpretation of classic conceptions ever built anywhere." For years, it has been flaking and crumbling away, chip by chip. But San Franciscans cannot bear to tear it down: for all its dilapidation, it is the most publicly beloved building in the state.

For himself, Maybeck built a little four-room house in the Berkeley hills, close by the much grander and expensive houses he designed for others. He not only designed it, but built it with his own hands. He stretched a frame of beams and wires that looked vaguely like a cage. Then he made some porous cement, coloring it pink for fun, dipped gunny sacks in the cement and draped them over the frame somewhat like shingles. In time, they hardened into weather durable-proof and fireproof walls. "It would be a wonderful thing for the Chinese," he once mused. "They have so little wood to build with."

The little man with a gnome-like beard and the knitted tam o'shanter was born in New York City Feb. 7, 1862, son of a German wood carver whose small shop in Greenwich Village worked for leading furniture stores and interior decorators. He studied at Paris' Beaux Arts from 1881 to 1886, then worked for the architectural firms of Carrere and Hastings in New York and H. Page Brown in San Francisco.

Soon Maybeck became a leader and mentor of young San Francisco architects. In 1896, Phoebe Apperson Hearst, mother of the late publisher, sent him to Europe to organize an international competition to redesign the University of California campus at Berkeley. Returning, he became the university's first architecture instructor. In 1903 he left to begin private practice.

Like his more celebrated contemporary among architecture's titans, Frank Lloyd Wright, Maybeck achieved national recognition late in life. Six years ago, he was awarded AIA's gold medal, the highest honor his profession can bestow and one which has been conferred so far on only 23 men.

OTHER DEATHS: **Judd Greenman**, 71, former president of Oregon-American Lumber Co., Vernonia, Ore., and past president of the National Assn. of Lumber Manufacturers, Aug. 27, in Portland, Ore.; **O. A. (Tom) Kroos**, 77, executive vice president of the Kohler Co., Sept. 3 at Land O'Lakes, Wisc.; **Theodore R. Bechtel**, 43, former Piedmont, Calif. builder (about 4,000 wartime homes) but no relation of the widely known San Francisco construction family, found shot to death in New Orleans, Sept. 13, an apparent suicide; **Robert G. Kay**, 94, retired president of Kay Lumber Co., Philadelphia, Sept. 18, in West Chester, Pa.; Realtor **Earl Bundy**, president of the Evansville (Ind.) Board of Realtors, Sept. 30, of a heart attack while driving his car; **Theodore E. Mueller**, 72, ex-president and chairman of American Radiator & Standard Sanitary Corp., Sept. 24, in Louisville; **Howard McSpedon**, 56, union leader who headed the Building & Construction Trades Council, Oct. 7, in New York; **Robert E. Pratt**, 55, president of Institutional Securities Corp., Oct. 7 in New York.

California School of Fine Arts, from Jean Murray Bangs



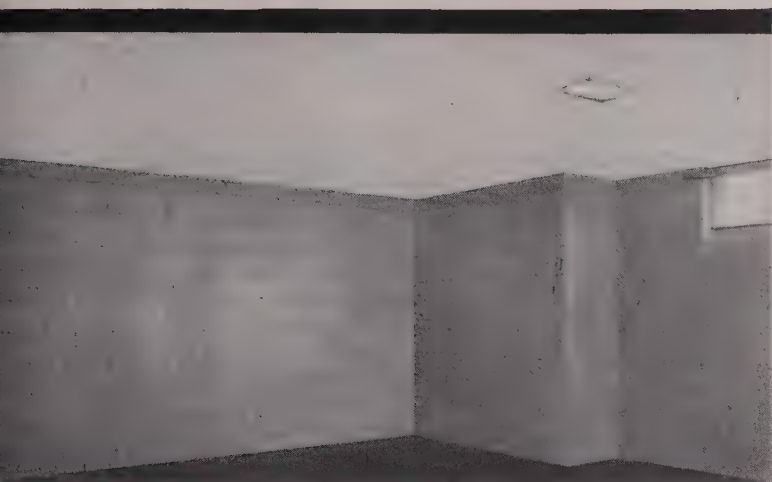
MAYBECK HOUSE (1919) bequeathed its successors such items as beamed wood ceiling, big glass areas.



Andersen Flexivents add charm to this Westbrook Manor home. Estates, Incorporated, Baltimore, Md. is the builder.



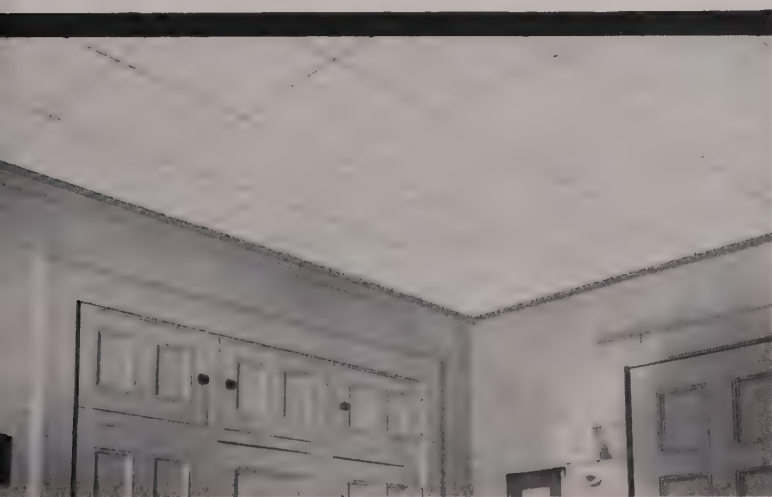
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... and make it a rumpus room or hobby shop!



... see how it leads to major modernizing!

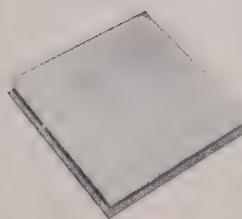


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On new homes, Insulite ceiling tile changes raw, unattractive basements to finished-looking rooms. In remodeling, the easiest "starter" sale you can make is an Insulite acoustical ceiling. And on homes you take as trade-ins, you can often turn the worst feature into the best feature by covering old, cracked, peeling ceilings with clean, fresh, beautiful Insulite ceiling tile.

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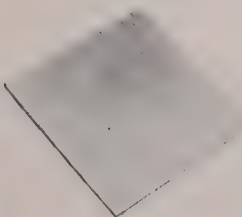
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Plain $\frac{1}{2}$ " T&G tileboard, with brightest, toughest paint finish on any ceiling tile. Withstands repeated soap-and-water scrubblings. Sizes: 12"x12", 16"x16", 12"x24", 16"x32". White or Light Ivory.



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Newest, most modern style in drilled ceiling tile. "Casual" pattern has two size holes, full random. T&G, 12"x12" and 12"x24", $\frac{1}{2}$ " thick. Butt edge 12"x12", $\frac{1}{2}$ " and $\frac{3}{4}$ " thick. Efficient sound absorption!



FIBERLITE

Rich travertine-textured surface, for de luxe appearance and good acoustical quieting. Sizes: 12"x12", 12"x24", 16"x16", $\frac{1}{2}$ " or $\frac{3}{4}$ " thick. Butt edge... applied with adhesive or clips.

build better, sell better, with
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INSULITE, DUROLITE, ACOUSTILITE ARE REG. T.M.'S U.S. PAT. OFF. FIBERLITE IS A T.M.

DESIGN FOR THE MARKET

Your September issue contains the finest, most comprehensive and complete information ever published in the history of the housing industry.

JOSEPH O. SHAFFER, *president*
Jacksonville HBA

Good

F.L.L.W.
Taliesin, Spring Green, Wis.

HOUSE & HOME has done a remarkable job in the article Design for the Market and your illustrations are certainly most helpful for readers who are not too style conscious.

One further idea which might have been pointed up is that over the years the average family actually needs four different types of shelter. For example, shelter desirable for the young married couple with small children differs from the needs of the family with teenagers, etc. One fundamental in real estate is that the large old plain house with four bedrooms, right across the street from a good school, will continue to find many buyers.

KENNETH E. SARLES, MAI
Racine, Wis.

... while there is no way to gauge its impact or how far-reaching its influence on better design for homes will be, I am sure the entire building industry will benefit tremendously from all the information you have assembled in such an effective way with pictures to illustrate the various points.

WAHL SNYDER, AIA
Miami

... a marvelous job in improving relationships between the architects and builders and others concerned with home building. If you measure the improvement over the years, you can see, as the rest of us have seen, that your efforts are beginning to pay off.

EDMUND R. PURVES, FAIA
executive director, AIA

You are doing a wonderful job editorially in HOUSE & HOME. It gets better and better AND BETTER with each issue. The September issue is *best yet* and I don't see how it can be improved. Hearty congratulations!

VIRGIL G. PETERSON,
secretary-manager
Red Cedar Shingle Bureau

... an excellent issue.

FRED STANTON SMITH
The Keyes Co.
Miami

... I could not put it down. I wish every builder and architect would accept the facts as "gospel" and proceed accordingly.

ORA YETTER
Yetter Homes, Inc.
Savannah, Ga.

One of the most interesting issues I have read in some time.

JOHN C. HALL, *president*
Cobbs, Allen & Hall Mortgage Co.
Birmingham, Ala.

Many people whom you would not ordinarily expect to be in contact with HOUSE & HOME have mentioned it to me.

NOLAND BLASS, JR., *architect*
Erhart, Eichenbaum, Rauch & Blass
Little Rock, Ark.

In your September issue two houses from the Ladies' Home Journal were included in an article illustrating consumer magazine home design trends. Both these houses were designed by Williams and Wells.

SANFORD B. WELLS, *architect*
Williams & Wells,
New York City

... well done and of great importance. What I particularly like is your complete coverage of the problems and your very practical approach and solution. My congratulations and also my appreciation.

CLARENCE A. THOMPSON
Thompson Lumber and Building Supplies
Champaign, Ill.

Allow me to congratulate you. I was particularly taken with Advices No. 1 through No. 14. Prospective investors should take stock.

No reference was made to the architect of the House Beautiful Pace Setter house. Would you be so kind as to give me his name?

MORGAN STEDMAN, *architect*
Stedman and Williams
Palo Alto, Calif.

Red-faced researcher reports the architect's name is Morgan Stedman. ED.

Terrific! Your September issue comes just as we are starting our four-month job of planning for our next Spring's model homes. Too often this sort of help comes too late.

Now if only manufacturers would show us their new models and products during the Fall and Winter months instead of waiting until Spring, our job of offering really up-to-date model homes would be much easier.

HAL E. FARVER, *general manager*
Cambridge Village Inc.
Brecksville, Ohio

I am indeed impressed with the way you presented the need of an architect's services and the stimulating comments on the value of adequate and capable design.

I think all architects should praise you for this piece of work, not only for its accomplishment in the architect's own interest, but also in the public interest.

EDWARD L. WILSON,
secretary, AIA

REALTOR-BUILDER ROUND TABLE

Extremely interesting, enlightening, and very beneficial to the industry in bringing about clearer cooperation and more understanding of the roles of realtor, builders, and lenders.

ROY A. BRYAN, *exec. secretary*
Pueblo (Ariz.) Board of Realtors

BATTLE OF MIDDLETOWN

We have been conducting an educational program to stimulate interest in local planning. Your article "The Battle of Middletown" accurately portrays a need that exists in many of our communities. Could you send us 100 reprints to distribute to local officials?

BILL G. ROWDEN, *director*
Macomb County (Mich.)
Planning Commission

RELUCTANT RENEWAL

I renew my subscription again—reluctantly—in hopes you may soon change your policy to include each month a few examples of fine and distinctive homes by architects.

Builders' items are monotonously alike—not one new idea per 1000. Either change your title to "Builders Guide" or conform to present (and fine) name.

SALEM K. SHAHEEN
Canton, Ohio

... AND NEW SUBSCRIBER

We have just received our first copy, have never found so much informative material in any one magazine.

As we are realtor-builders your magazine is especially suited to our needs. We feel that we have missed important information by not having subscribed earlier.

ALEXANDER BELL, *president*
Colonial Investment Co.
Inglewood, Calif.

NAHB RESEARCH HOUSE

In your account of the NAHB Research House, you refer to 2" serrated manganese bronze nails: actually these were 2" annular-thread silicone bronze nails.

You mention that DuPont engineers say the only weak point in the roof is the nail. Technical data, laboratory research, and 25 years of field experience have proved that annular thread nails do stay in place.

Independent Nail and Virginia Polytechnic Institute also played a substantial part in the design of almost all the nailed joints in the house. The Lureco panels could be constructed without sheathing largely because nails were used.

ARTHUR S. TISCH
Independent Nail & Packing Co.
Bridgewater, Mass.

DWORMAN IN FLORIDA

In your September News (Local Markets) the account of our Florida development was not entirely accurate.

The property was purchased by Dworman Associates and is being developed and subdivided with Tandy & Allen. The homes range from two bedrooms and two baths to four bedrooms and three baths, with swimming pool and screened patio.

LESTER DWORMAN
Dworman Associates,
New York City

METROPOLITAN GOVERNMENT

Legislation passed in Ohio providing for metropolitan federations (Aug., News) was backed to the hilt by the Home Builders Association of Greater Cleveland. The legislators from Cleveland were the ones who paid too little attention to this resolution. Your story appeared to overlook this distinction.

CLIFFORD M. ST. CLAIR,
executive vice president
Ohio Home Builders Assn.

CORRECTION

The Oak Hill 1956 model home in the August issue of H&H should have been credited to Architects Harsen and Johns.

House & Home

HALL OF FAME ISSUE

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- 77 24 New houses for 1958
- 78 No. 1—Architect Arthur Kotch for a private client
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Volume XII, No. 5



Cover:
House by Richard Neutra, FAIA, and associates
Photo by Julius Shulman





On the next 80 pages you will see 24 houses

Each has something important to say about the way to build in 1958. For example:

- ¶ Low-cost houses must make more economical use of space and find better basic design. See pages 110 and 146.
- ¶ Texture and pattern should be an integral part of the house design, not stuck haphazardly on walls and floors. See pages 78 and 90.
- ¶ There are many inexpensive ways to vary front elevations and break up the monotony of look-alike houses. See pages 128 and 148.
- ¶ Imagination and daring are essential. When a fine architect applies both to a builder's house, he can make it the talk of the town. See page 118.
- ¶ Many builders are turning to the two-story house and the story-and-a-half house in the hope of cutting costs by building up instead of out. See pages 116 and 126.
- ¶ Combining several materials on the exterior of a house can be very good or very bad, depending on how well it is done. See page 142.
- ¶ Splits are becoming more and more popular, but make sure their personalities are fully integrated. See page 122.

Taken together, these 24 houses reveal a fresh, new approach

Most of the houses could be called traditional because they make use of many time-tested forms. Most of them could also be called contemporary because they make use of many new materials, combining them in new ways to meet new needs and new ways of living. All the houses are logical. None is nondescript, none is extreme, none is at a stand-still.

Almost every house in this issue could satisfy the demands of the discriminating second-time buyer. Almost every house reflects the attention given to the public's No. 1 new requisite: the family room. Almost every house shows several ingenious examples of room arrangement, space dividers and built-ins.

The editorial presentation for each house is in two parts: 1) photographs and text (the point from which each picture was taken is shown on the small floor plan); 2) plans and selected details.

OPPOSITE: Curb appeal at its best—the approach to House No. 16 shown on page 130.

Architects: Howell, Arendt, Mosher & Grant Photo: Douglas Simmonds

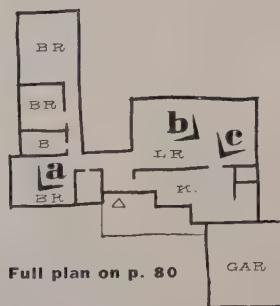


VIEW FROM DRIVEWAY shows how natural materials blend the house into its site. Big trees shade tall, double-hung windows from early morning sun.

1 This \$35,000 custom house has almost everything



FRONT ENTRANCE is 14' wide and set 5½' into house. It is made important by brick terrace and planter box, recessed overhead lighting, paneled double doors and glass wall that gives inviting glimpse of interior. Galvanized gutter was left unpainted so it will weather.



Full plan on p. 80

To start with, it has lots of space (more than 2,600 sq. ft.) and big rooms (living room is 33' x 18').

What's more, it has: 1) an impressive entrance; 2) individuality—it doesn't look like a hundred other houses; 3) a substantial air of permanence; 4) a warm, colorful, textured look—inside and out; 5) a rambling L-shaped plan; 6) informality without loss of privacy—bedrooms are well separated from the rest of the house; 7) a homey feeling that comes, in part, from skillful use of small-patterned materials; 8) indoor-outdoor living—both the living room and master bedroom open onto a terrace; 9) air conditioning; 10) a large, well equipped kitchen and dining area; 11) two luxurious baths; 12) ample closet space.

You would only need to add a family room to make it the house most families dream about. Cost, including architect's fee but not land, works out to about \$13.20 a sq. ft.



LIVING ROOM (b) gets its traditional feeling from shutters, exposed beams and brick floor and fireplace wall. For section through fireplace, see overleaf.



BEDROOM (a) has paneled sliding closet doors, natural-wood walls. Sliding door (left) leads to bath. Room also has its own outside entrance and double-hung windows (see plan, overleaf).

Architect: M. Arthur Kotch
Builders: Menefee & Montgomery
Location: Houston, Tex.

DINING AREA (c), at opposite end of living room from fireplace, shows how shutters give privacy but still admit light and air. Colorful brick floor has been sealed and waxed.



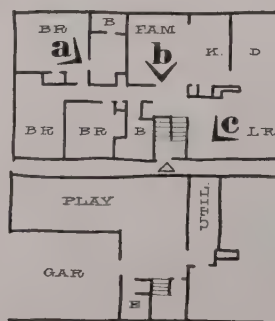


DEEP (10') OVERHANG shelters 10' x 32' terrace and keeps direct sun out of living and dining rooms no matter which way house is oriented.

2 An idea for hillsides: use the outdoors at every level



SPLIT-LEVEL ENTRY, reached by path from driveway, is between first and second floors, gives equal access to both. From entry, exterior plywood panels with battens extend around house to form balcony wall (left). Other siding is 6" t&g fir. First-floor walls are cement block.



Full plan on p. 84

People like the way this house is planned. They like its terrace and balconies; they like its open family-room-kitchen, its all-on-one-floor living. That's why it is outselling less expensive models in the same development.

The main floor has an open feeling—partly created by cathedral ceilings. But it is divided into three distinct areas: 1) living and dining rooms, 2) family-room-kitchen and 3) bedrooms, insulated from the rest of the house by two baths. A large ridge beam (two 3x12's) and two continuous lintel headers (paired 2x10's) carry the roof framing (see section, p. 104).

The house (featured in this month's *McCall's*) provides 1,882 sq. ft. of living space on the upper level and an extra 918 sq. ft. below. It was designed to fit sloping one-acre plots. Even the entrance capitalizes on the slope—it is midway between the first and second floors.

Builder: The Shroder Co.
 Architects: Kramer & Kramer
 Interiors: Emily Malino
 Location: Pleasantville, N. Y.

Photos: © Ezra Stoller



FAMILY-ROOM-KITCHEN (b) is particularly popular with buyers. Doorway (rear) leads to outdoor deck. Continuous lintel header replaces conventional framing over windows and gives clean-cut look. Not shown: eye-level cabinets between kitchen and dining room.



MASTER BEDROOM (a) shares 32' balcony (rear) with one of two other bedrooms on main floor. Cathedral ceiling is 10' at ridge. Master bedroom's other features (not shown here): private bath, dressing room, 18 linear ft. of closet space, a second window to right of bed.

LIVING-DINING AREAS (c) open onto terrace through sliding doors in glass wall. Sash at wall ends is fixed. Deep overhang, with plywood soffit, helps keep glass clean. Paneled fireplace wall is t&g cypress. Bluestone frames the raised hearth and surrounds base of fireplace.



TOP OF RIDGE GIRDER

TOP OF OUTSILLING
8" x 10" PLANE

TOP OF
OUTSILLING

REAR ELEVATION

VERTICAL CHIMNEYS

1x6 CROSS BRACING
LET INTO STUDS

5/8" EXTERIOR PLYWOOD

6" x 8" SIDINGS

VENTS

DRY STONE
RETAINING WALL

CONCRETE BLOCK

ENTRANCE ELEVATION

DROPPED CEILING
2x4s 16" O.C.

BLUESTONE
HEARTH

LIVING

UPPER LEVEL

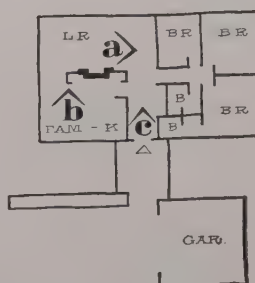


ON STREET SIDE of the house, a free-standing garage and storage shed form patios for the master bedroom, the entrance, and the family room-kitchen.

3 Hawaiian tradition inspired this handsome house



ON VIEW SIDE, the wall is mostly sliding glass doors. Upper deck runs the full length of the house; lower deck is outside living room only. Cantilevered fascia makes a thin roof edge (see drawings on pp. 88-9).



Full plan on p. 88

And that tradition gives real distinction to a house that is basically simple—as a builder house must be.

The tradition is most apparent in the roof—a low hip with a center portion that is vented through its louvered ends (see drawings, pp. 88-9).

Every fifth row of cedar shingles is doubled to give this roof pattern and texture (see also H&H, July '57).

The house was fitted to the sloping site by raising the down-hill side off the ground with stub posts on footings.

The house provides a maximum of privacy, since both end walls are windowless and the street side is screened by the free-standing garage and storage shed. Yet every room is open to either the deck or a patio.



ENTRANCE (c) is an important feature. From driveway, louvered doors at rear lead to landscaped patio, which is separated from patios on either side by wood fencing. Door to the house is sliding glass—an unusual idea. Entry hall (foreground) is 7' x 10', has a big closet.

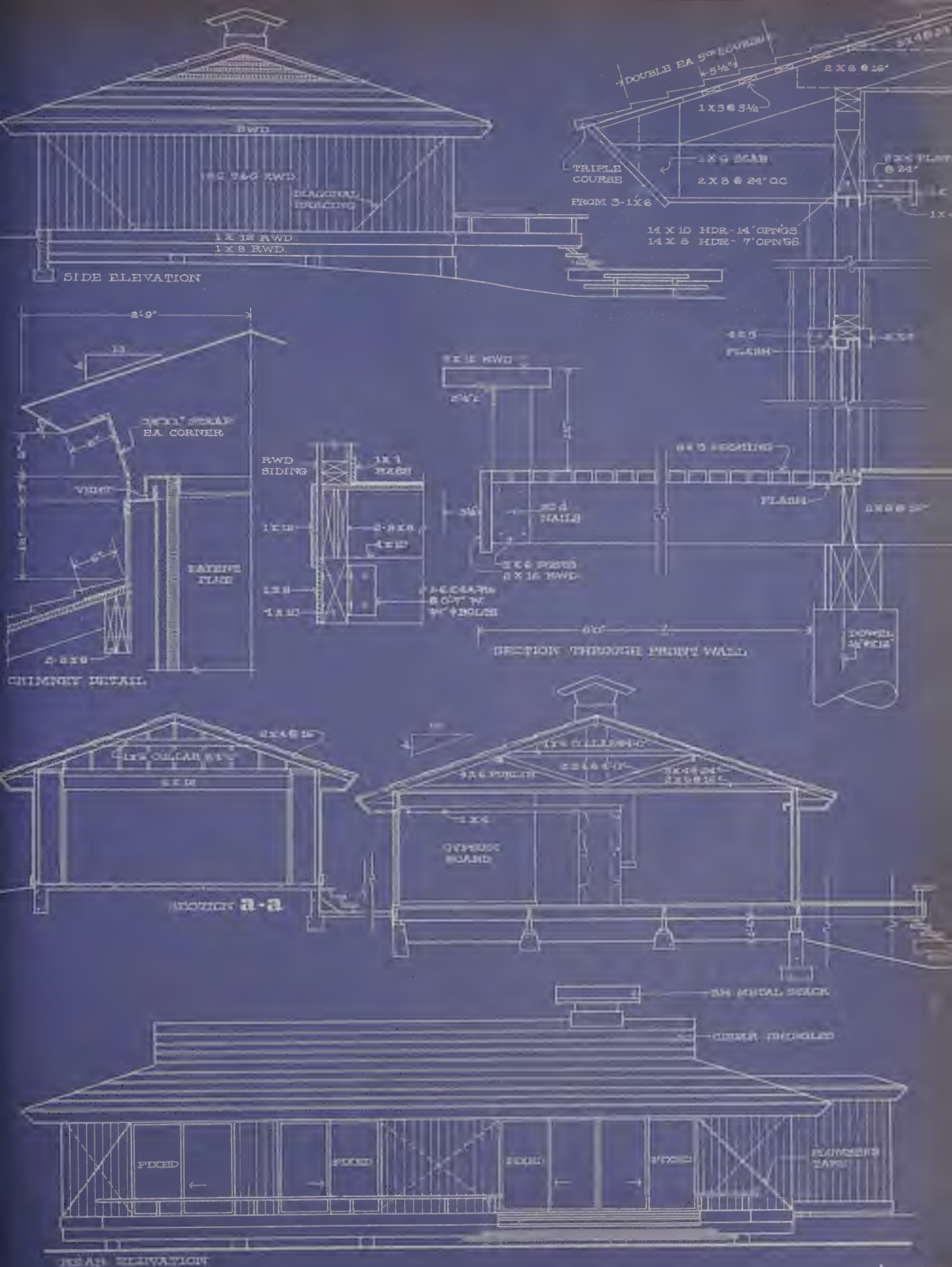
Developer: Mrs. Mary Burrell
Architects: Charles Warren Cellister, H. B. Reid, Jr., Associate
Builder: Nicolaisen Brothers
Location: Tiburon, Calif.

FAMILY ROOM-KITCHEN (b), like all other rooms, is opened wide to the outdoors through sliding glass doors. Its 12' deep patio is formed by the storage shed (at rear), is screened from entrance patio by a fence. Kitchen cabinets (left) are custom-built, Philippine mahogany.



LIVING ROOM (a) is open to the big deck, but the end wall—which faces neighbor—is blank. Mahogany trim at door height runs through every room.

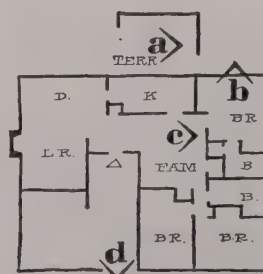






FOUR PATIO HOUSE, Long's first "expensive" model, has 1,809 sq. ft. of living area, 1,310 sq. ft. of roofed patios, 572 sq. ft. carport—all on 1/3 acre.

4 John Long's \$21,500 model is magic in concrete block



Full plan on p. 92

This big and luxurious four-patio house is the direct descendant of Long's thousands of low-cost concrete block homes. It shows how—with imagination—you can use ordinary block and get results that are as handsome as they are economical. Blocks laid in a basketweave pattern break the long (77' over-all) sweep of the front elevation and provide ventilation for the entrance patio. Blocks are used almost everywhere, even as the interior finish of all the exterior walls.

All but two rooms have a view of a private patio instead of looking out on the next door neighbor. These under-roof areas keep the sun off the glass, ease the load on the five-ton air-conditioning system, give the rooms a cool shaded look that's especially welcome in the Southwest.

COVERED PATIO (a) behind house is divided into separate areas outside the living room, the dining room, and (behind camera) the master bedroom. The far wall carries out lattice motif established in the front of the house. So does the roof opening that lightens the big overhang.

Builder: John F. Long, Home Builder, Inc.
 Architect: Ragnar C. Qvale
 Location: Phoenix



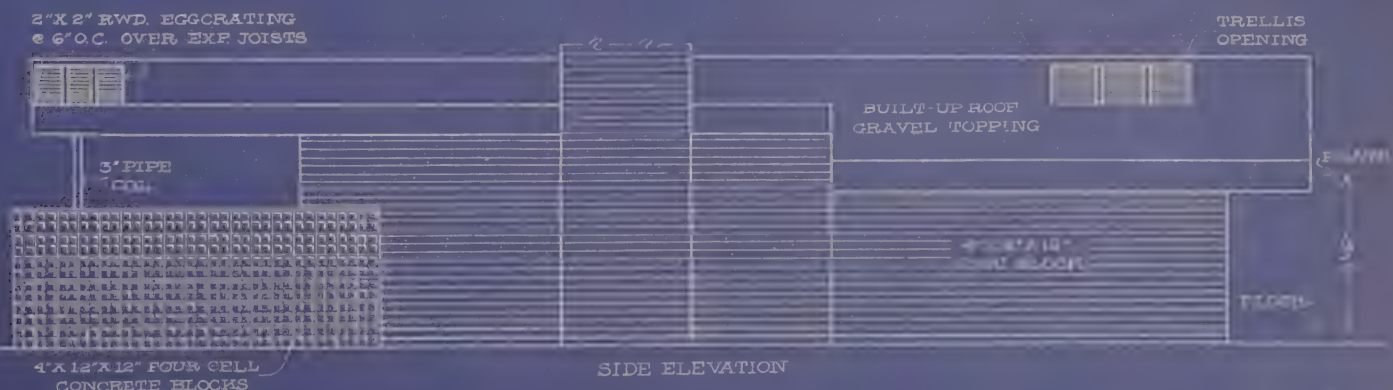
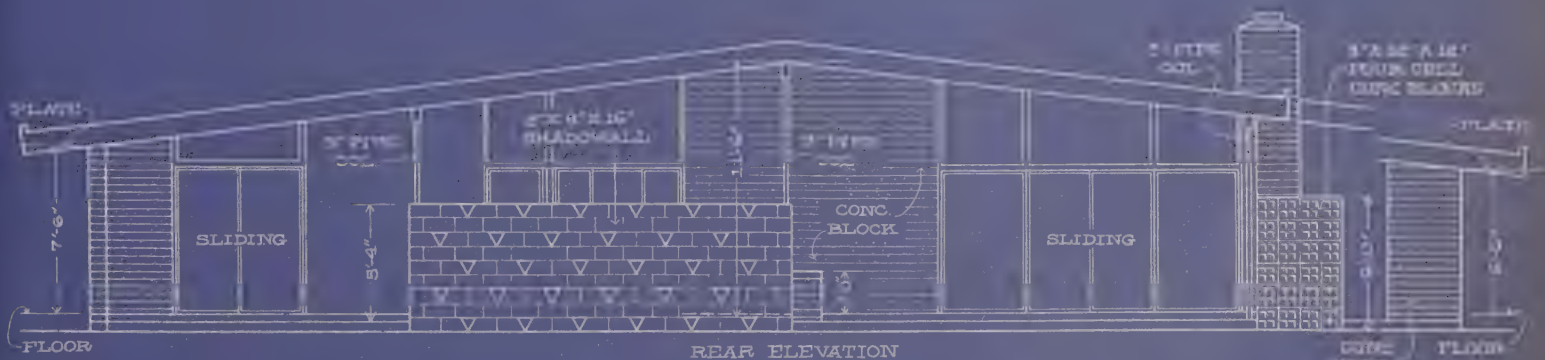
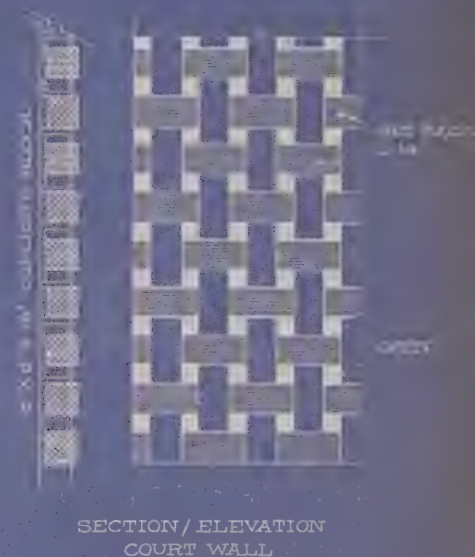
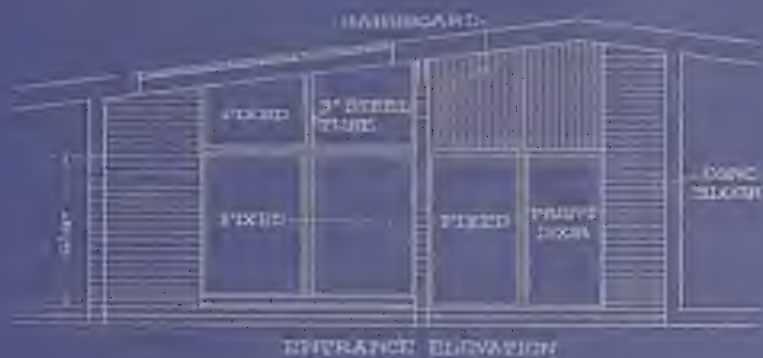
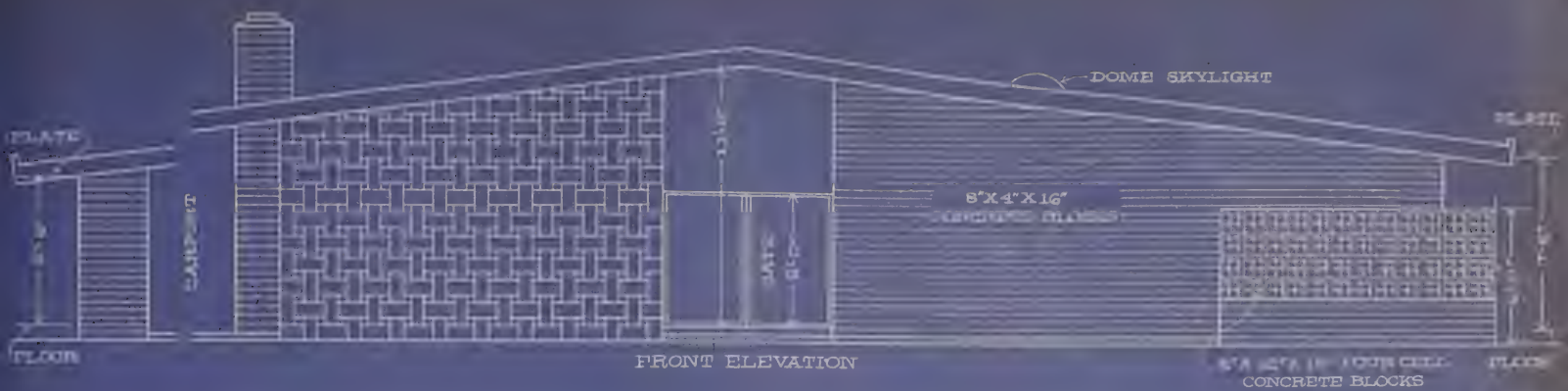
FAMILY ROOM (c) is—literally and figuratively—center of the house. Windowless, it is lighted by a 36" x 60" skylight. The room is big enough for entertaining, has a built-in space for TV, and—since it is adjacent to the kitchen, it's convenient for informal dining.



MASTER BEDROOM (b) has floor-to-ceiling sliding glass doors leading to private patio, but only a strip window on the wall that faces the neighbors. The sliding doors at far end open to a 5' closet (room also has an 8' closet). Open door leads to one of the two baths.

SPECTACULAR ENTRANCE (d), through patio enclosed by pierced wall (detailed overleaf), is a modern interpretation of Moorish architecture. Wrought iron gate, pool, and dramatic lighting are elegant features seldom seen in a house in this price range.



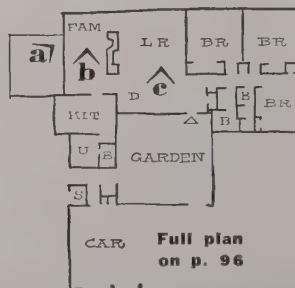




ROUGH-HEWN EXTERIOR (sandstone, cedar siding and cedar shakes) blends into setting, is easy to maintain. Entrance is at left, bedrooms at right.

5 This fine country house was designed for good living

Photos: Dearborn-Massar



You can see the careful planning and fine craftsmanship in every detail.

It is apparent right at the front gate. You see it again in the skillful framing of the plastic sheets in the sun trap. You see more of it in the handling of the polished mul-

lions in the dining-room glass wall. And you see it again in the beautifully scaled cabinet work used to separate the kitchen and family room. All these details are shown here in photographs and on the next spread in drawings.

This custom house creates a handsome setting for country living. Just as important, it was planned for easy housekeeping and low-cost maintenance. It was a merit winner in the 1957 AIA and *Sunset* Western Home Awards.

FRONT GATE opens into entry court paved with pebbles held in place by treated 2x4's. Beyond court are entrance and dining room (left).

Architects: Terry & Moore
 Builder: G. Bennard Gwinn
 Location: Seattle



FOLDING SHUTTERS (b) screen family room (foreground) from kitchen. Cabinet top is counter when shutters are open. Floor is slate.

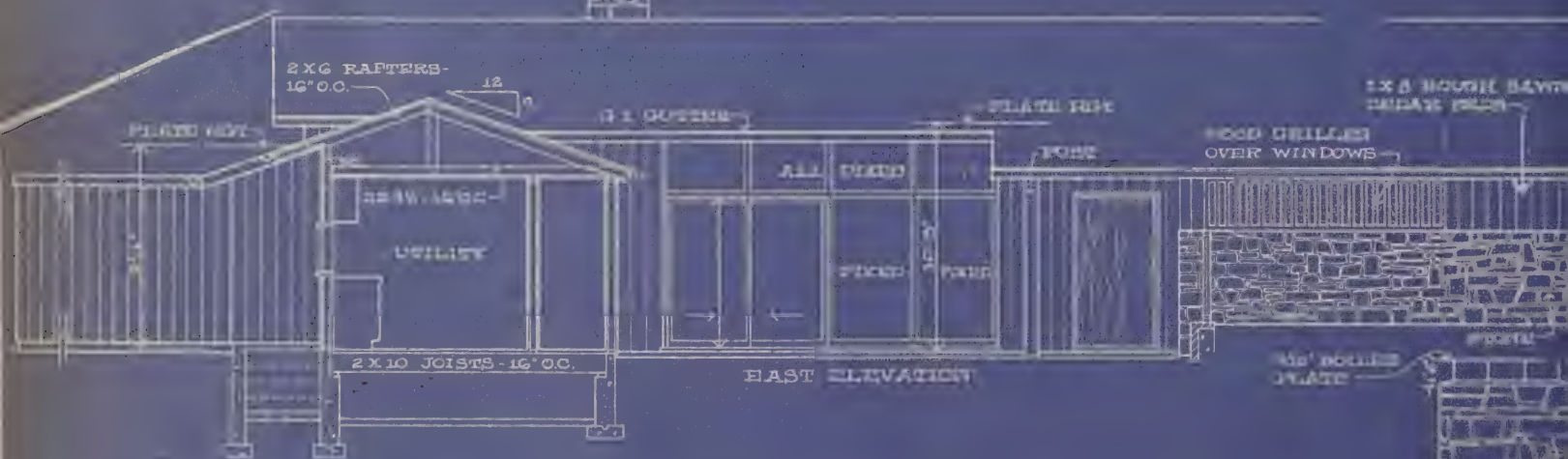
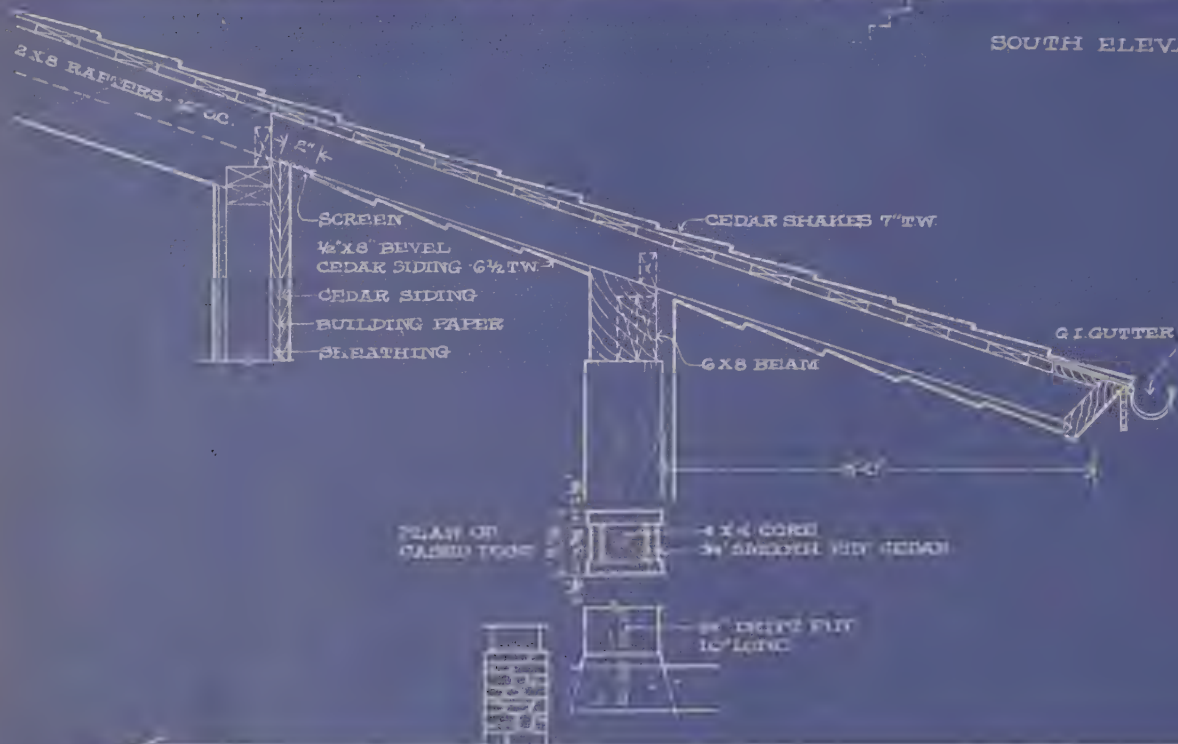
SUN TRAP (a, left) of corrugated plastic adds to the comfort of the terrace located on south side of house for protection from north wind.

DINING ROOM (c, below) faces entry court, is protected by overhang. Terrace is fenced with rough-sawn cedar. Right: kitchen overhang and carport.





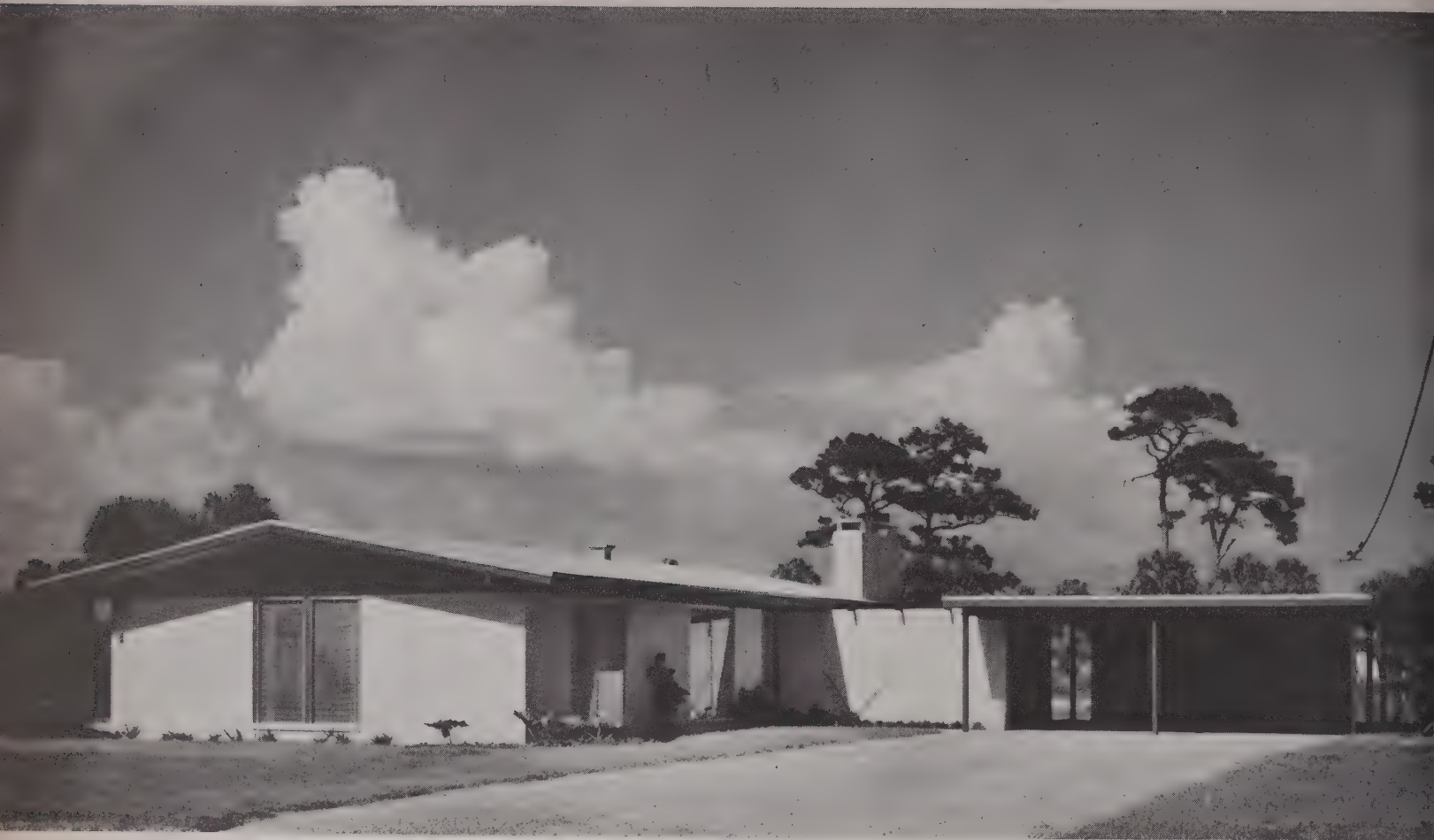
SOUTH ELEVATION



EAST ELEVATION

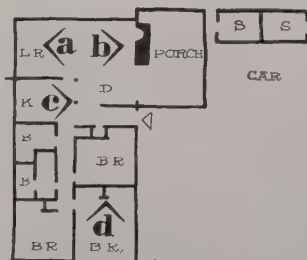


NORTH ELEVATION



LOW-PITCH ROOF permits use of built-up roofing topped with marble chips to reflect the heat. Patio wall, at center, ties carport to house.

6 Clean lines and simple materials do the trick here



Full plan on p. 100

They make this a straightforward house with no frills. Walls are concrete block; floors are terrazzo.

There is almost no cutting and fitting of concrete block, because floor-to-ceiling windows and modular dimensions permit unbroken masses of block. Block is laid in stacked bond.

What's more, all exterior walls are the same height—6'8". Top plates (2x10's) run continuously around the house even at gable ends. Header beams (4x8's) go on top of the plates, and, in some cases, form light coves (see drawings on next spread).

Clever touch: concrete-block wall which screens the patio from the street continues into the house to form an entrance hall (see full plan).

PARTLY OPEN KITCHEN (b), seen from living room, has pass-through to serve dining area but is hidden from it by cement-block partition.



BUILT-INS (c) line sides of 8' x 12' kitchen. Cabinets are Samara plywood; wall tiles, stainless steel. Door leads to yard. Next to kitchen is utility room.

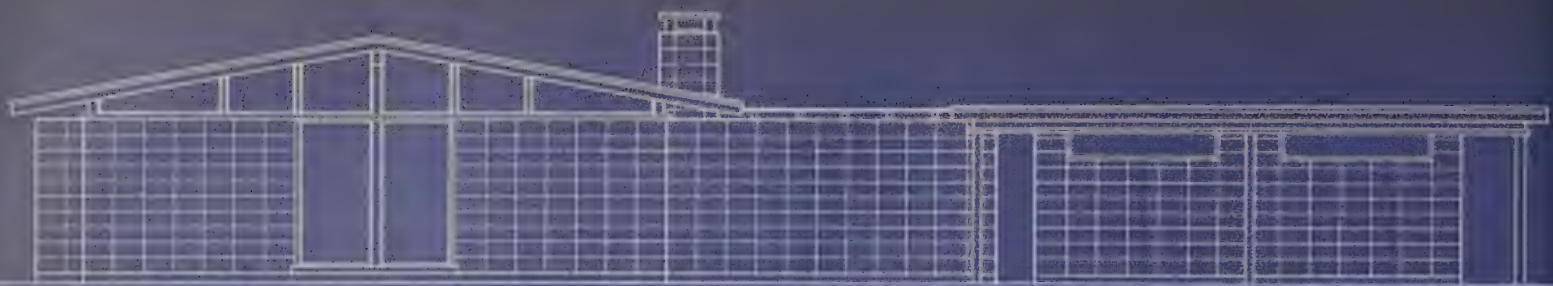


MASTER BEDROOM (d), gets lots of light from open-end gable and windows on two sides. Partition, right, runs from center line of double windows, rear, so one window is in this room, the other in adjoining bedroom. All windows are jalousied and screened.

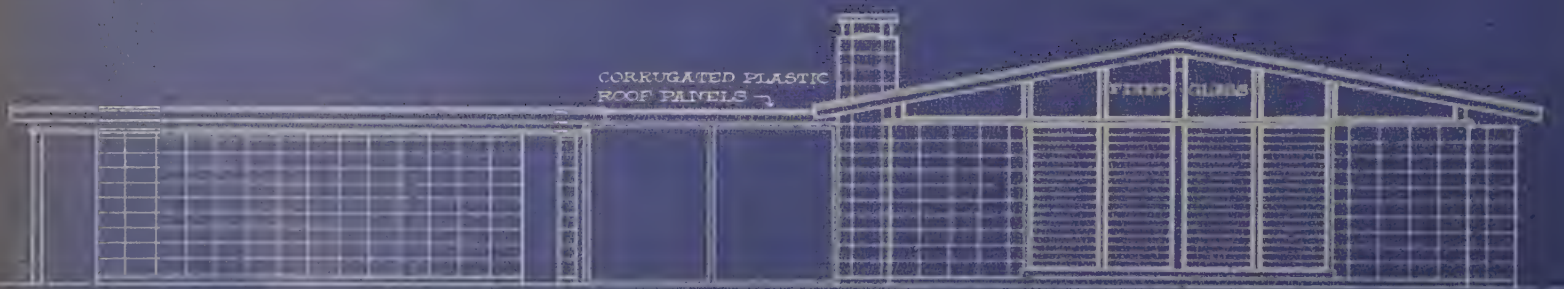
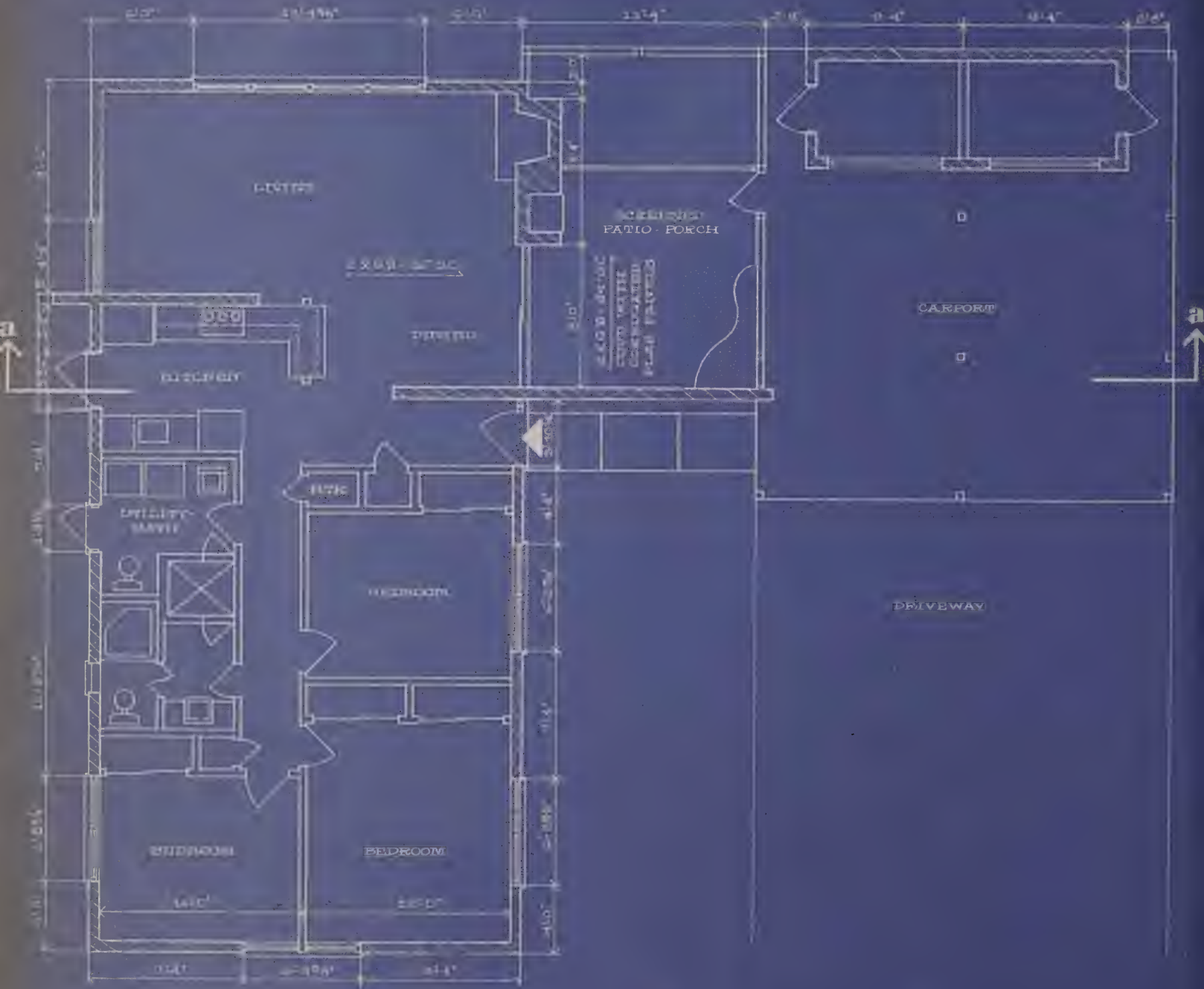
Designer-builder: W. Dewey Kennell
Interiors: Phil Hall
Location: Sarasota, Fla.

LIVING ROOM (a, below) opens onto screened patio, rear, which has corrugated plastic roof. Behind raised concrete-block fireplace is patio barbecue.

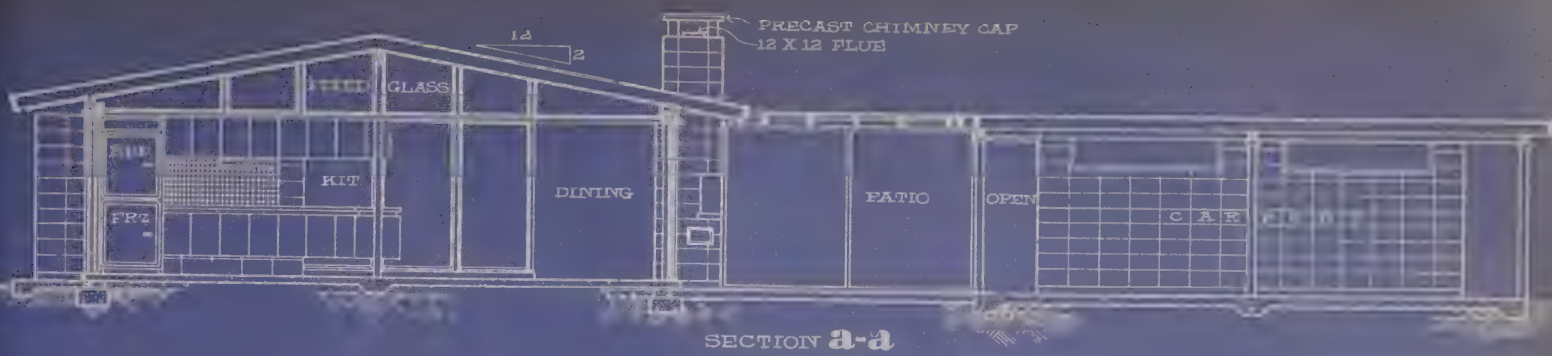




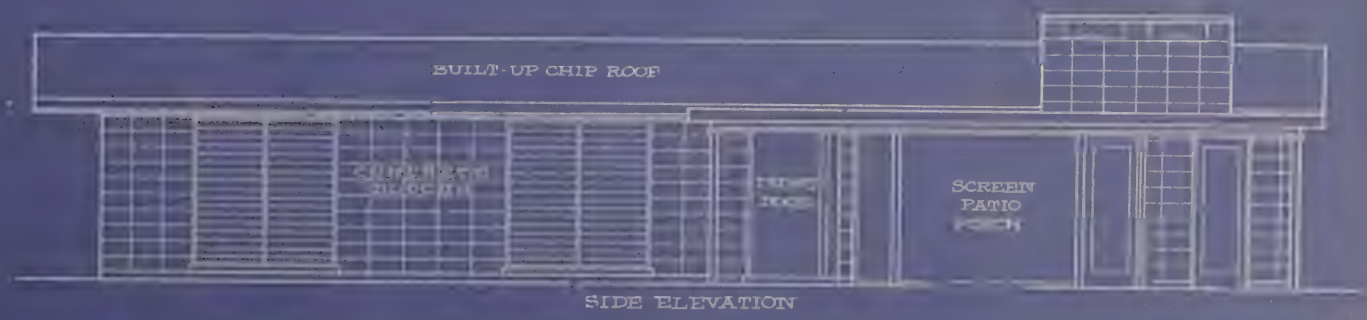
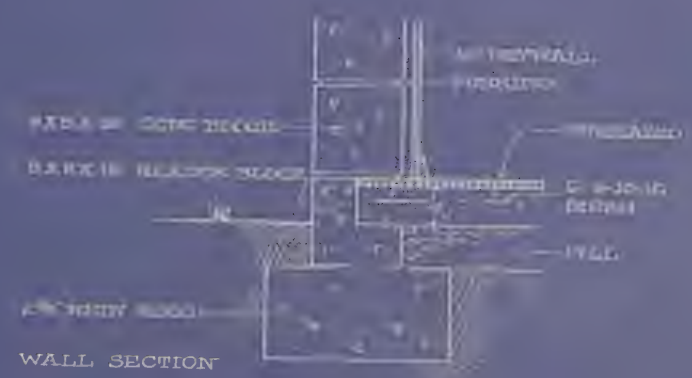
FRONT ELEVATION



REAR ELEVATION



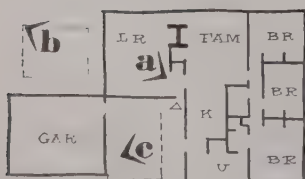
BUILT-UP CHIP ROOF
 3/4" PLYWOOD





FAMILY PATIO (b) is built around planting, gets overhead light through roof opening. Sliding doors, flanked by fixed sash, lead to living room.

7 This \$39,500 two-patio house was merchant-built



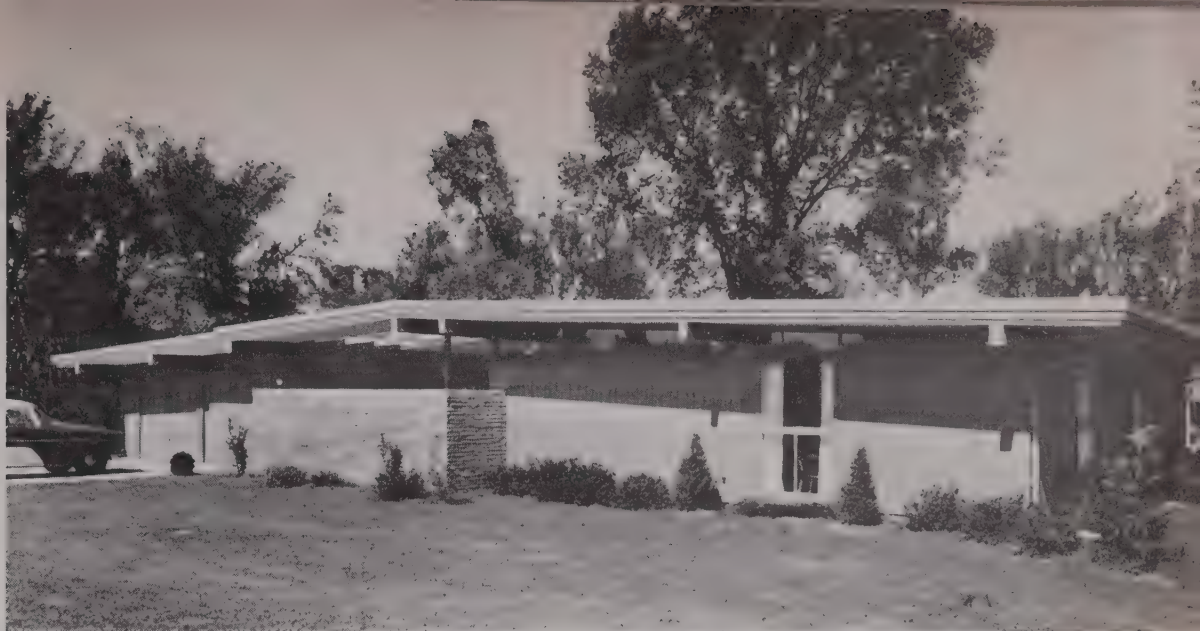
Full plan on p. 104

And it sold fast, thanks to the two patios. Both patios are so much a part of the house that they work like rooms. Skillful placement of the garage is the planning secret. (See drawing, p. 104.)

The 504 sq. ft. family patio (above) faces to the rear and is enclosed on two sides. The 520 sq. ft. entry patio (right) is enclosed on all sides.

The house has these other smart points: 1) good separation of living and sleeping areas; 2) minimum hall space—only 16 lineal ft. (in the bedroom area); 3) central plumbing core—all plumbing is on one wall for the kitchen, bathrooms, washer and water heater; 4) triple-duty chimney—it serves back-to-back fireplace and barbecue and adjoining furnace; 5) dropped ceilings—used for light coves and heat ducts (see section, p. 104).

A practical plan? Yes. The house works so well, Modular Homes has decided to prefab it.



FRONT OF HOUSE has closed look except for bedroom window (right). Brick wall (left) screens entry patio.

Builder: Burton W. Duenke Building Corp.
Architect: Ralph Fournier
Location: Kirkwood, Mo.

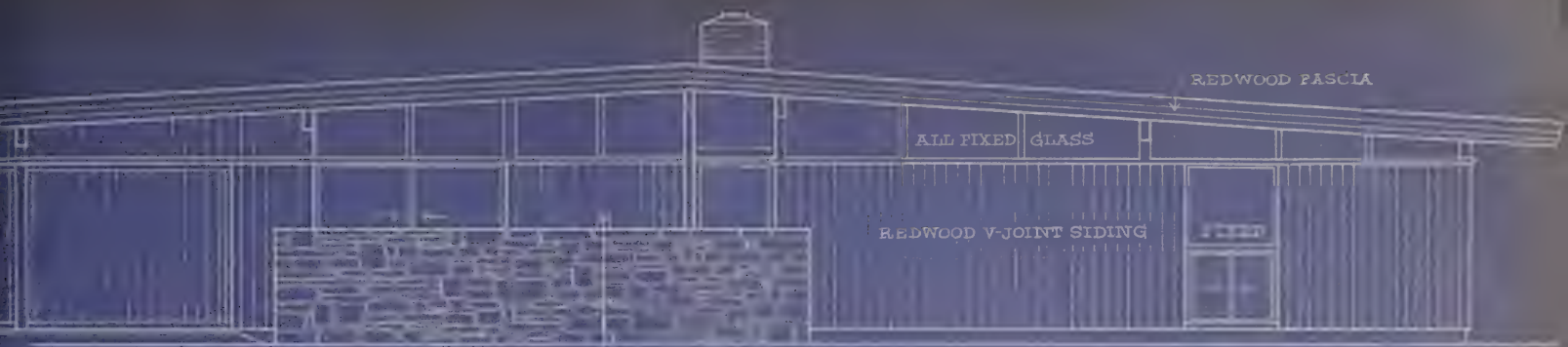


LIVING ROOM (a), already 16' x 20', seems even bigger because it borrows space from family patio, rear, and entry patio (shown below).

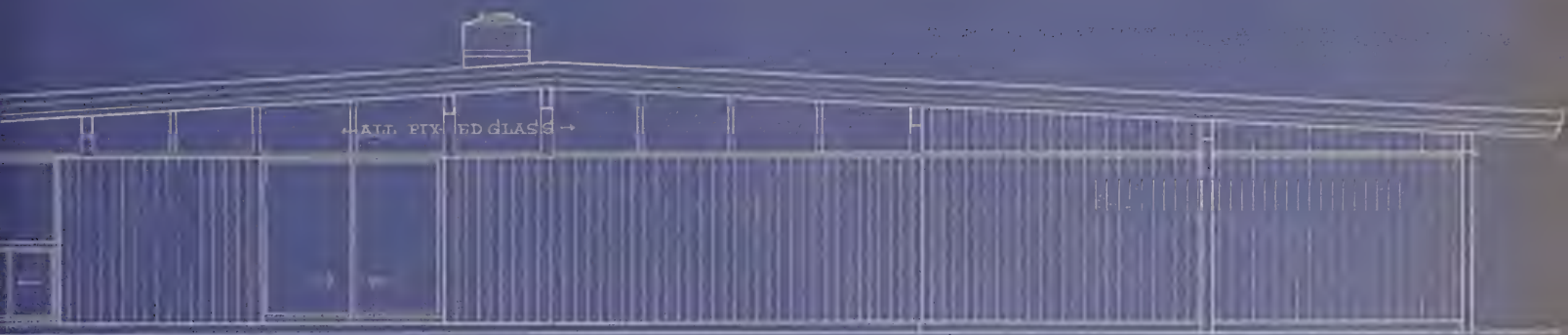
ENTRY PATIO (c) provides outdoor dining area next to kitchen. At left center is main entrance.

Photos: Hutchinson

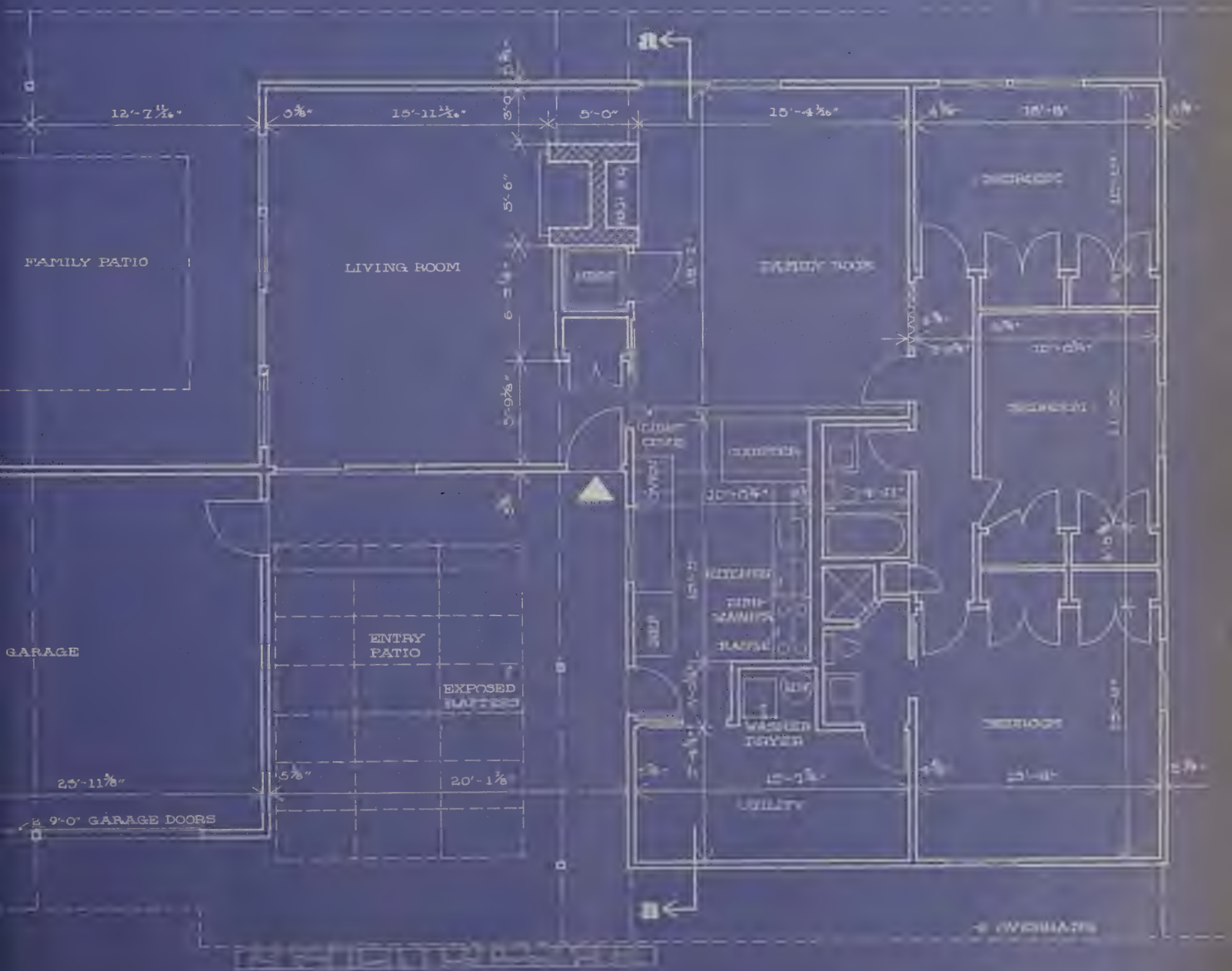




FRONT ELEVATION ENTRY PATIO



REAR ELEVATION



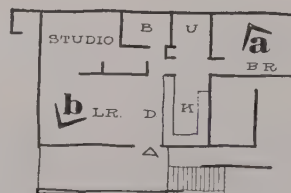


HILLSIDE HOUSE has only a carport at street level. Wall extending to right of entrance (at head of stairs) forms patio off bedroom (right).

8 Here's a \$17,000 custom house by a top architect



ENTRANCE is right above carport. Translucent panel at head of staircase screens big sun deck (top, opposite). Wall is exterior plaster.



Full plan on p. 108

Richard Neutra is able to design small, low-budget custom houses like this one (shown on cover in color) because he uses his own standard details as basic components for the design. The standard details cut Neutra's costs by saving drafting time and (because they are so complete) by eliminating the need for supervision of construction. Neutra "standard details" used in this house (see photos and, if starred*, drawing on next two pages) include: entrance stairs*, flying header (extending into space and supported on a free-standing column), intersecting planes (horizontal roof and vertical wall)*, indoor-outdoor pool*, mitred glass corners, raised deck*, glass wall*, and jalousie window*.

This house was designed for a single person, has only one bedroom. But the studio area can be closed off and used as a second bedroom.

Photos: Julius Shulman



BIG DECK extends the house's living area, is screened from street and entrance. It is lit by fluorescent trough in soffit of huge overhang.

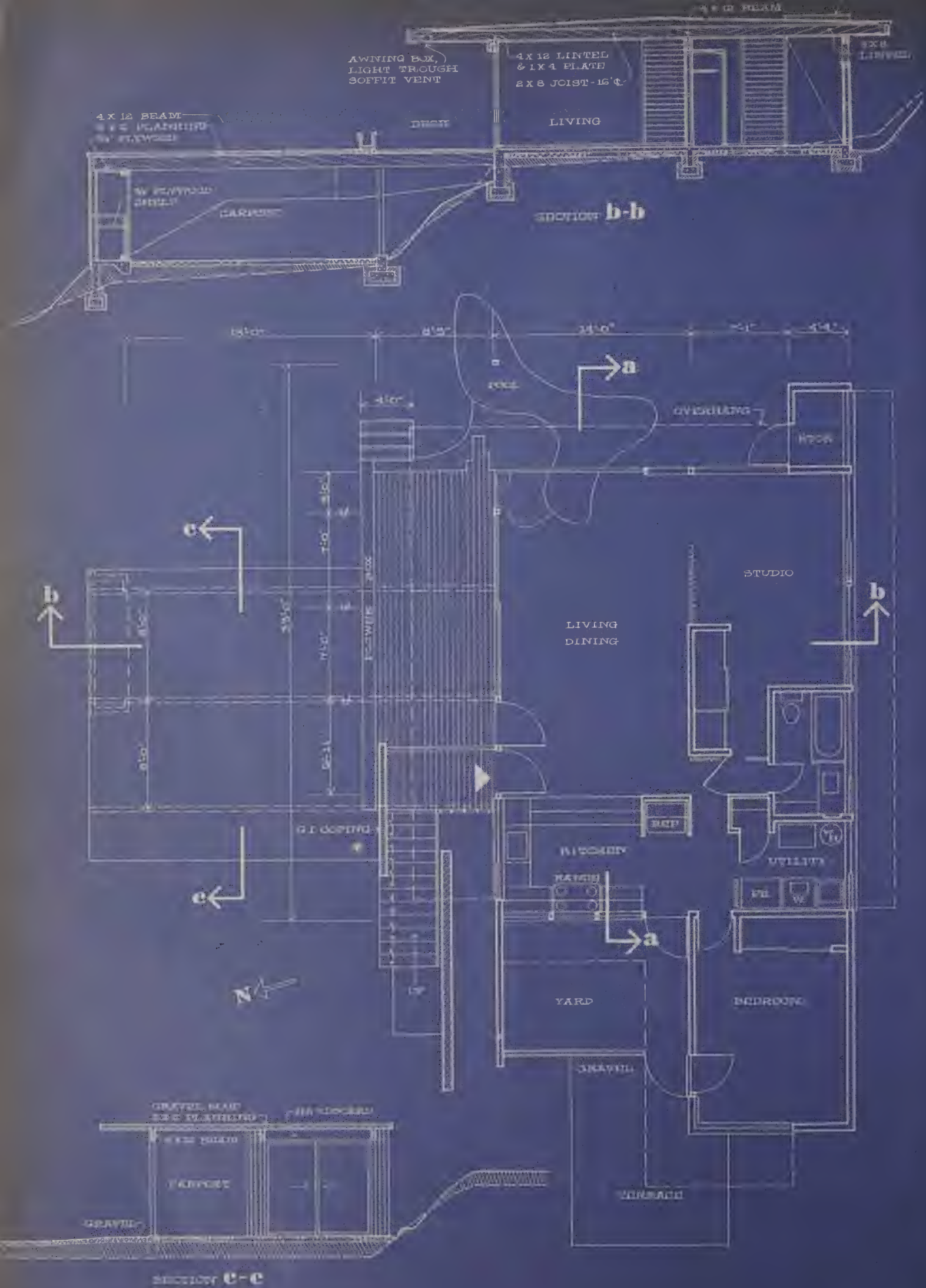
Architects: Richard Neutra
 Associates: Benno Fischer, Serge Koschir, John Blanton,
 Perry Neuschatz
 Builder: Pat Hamilton
 Location: Pasadena



LIVING-DINING AREA (b) is separated from studio by storage wall. Continuous lintel (rear) carries roof load, allows room-length window.



BEDROOM (a) has unusual (but standard Neutra) mitred glass corner that heightens open-to-the-outdoors feel characteristic of the house





FENCES AND CARPORT keep this almost-square house from looking like a box. Entrance is through carport at left. Bedrooms are at right.

9 Look what real know-how can do for a low cost house

This 1,275 sq. ft. house cost \$10,500 without land (\$8.24 a sq. ft.). But it works and looks like a much more expensive home. The reason? Expert design by a topflight architect (see H&H, Oct., p. 95).

The house is well planned. Across the back are glass-walled living and dining rooms. Across the front—and partly screened by fences—are three bedrooms. In the center are the bathroom (fan-vented and sky-lit), kitchen,

washer-dryer alcove, furnace and water heater.

Almost square (32' x 34'), the house looks neither box-like nor small. That's because the architect: 1) used the carport's roof rafters to tie it to the house; 2) continued a sidewall beyond the house to form a high fence; 3) ran another fence across the end of the carport and extended still another back from the carport; 4) put a trellis frame over the rear terrace.

Photos: Dearborn-Massar



FIREPLACE WALL (a) separates living, dining rooms, also encloses furnace. Windows face garden and terrace (left rear).



SPACE DIVIDER (b) screens living room from kitchen. Behind bookshelves are built-in oven and refrigerator. Kitchen also has dishwasher and disposer.

10 This open-plan house has overtones from the past

Photos: Fulkerson



TRADITIONAL DETAILS show from street. This house was planned for a 69' x 110' lot, narrower than most of Gerholz' lots, so it has only a one-car carport, and the playroom (see plan opposite) extends to rear.

MODERN IDEAS (a) show inside. Big double-glazed sliding doors open living room to the rear patio. Ceiling panels are wood-fiber and cement board. Entry door and playroom are out of photo to right.

Builder Gerholz has "softened" the exterior of his basically modern house with diamond-shaped window panes and the conventional white fence. He has softened the interior with used brick and trim white paneling. But he has kept all the features that have made his past houses so popular. Besides the fully equipped kitchen, the package includes a built-in washer and dryer in the bedroom hall, built-in valance lighting, double-glazed windows throughout, and carpeting for most rooms. The baths have plastic "luminous" ceilings. And the big garden room provides space for a workbench and storage.





FACADE of this well planned house echoes traditional style with red brick, white trim, small-pane windows and cornice dentils.

11 Traditional design—but the techniques are modern

The advanced methods used to build this house keep the costs low—and at the same time help give the house its clean lines. Here's how it's done:

1) The plan is based on a 4' module. 2) Use of a roof truss permits construction by the "one-room technique." 3) Brick is used in vertical unbroken masses. 4) All-around continuous lintel spans openings between the brick masses and eliminates cripples. Shop-fabricated window units slip into rough openings without on-site fitting (panels are used like shutters around windows to balance the design.)

The interior also benefits from the use of similar methods: 1) All interior trim is given a furniture finish in the shop (stain coat, sealer coat, sanding, two lacquer coats). Extra cost: \$25 (\$125 for finishing less \$100 saved on painting contract). 2) Dry wall is sprayed with water-base silica paint prior to the final coat. This gives the walls a plaster-like finish, covers small defects. Cost: \$85. 3) Closet drawers and bathroom vanities are built and finished in the shop.

The builders will take trade-ins on the 1,330 sq. ft. house, which sells for \$17,500 without land.

Photos: Bill Engdahl, Hedrich-Blessing



← **SLIDING DOOR**, finished like furniture to match cabinet and vanity, separates full bath (foreground) from lavatory (left). One vent stack, installed in wall between back-to-back toilets, serves both rooms.

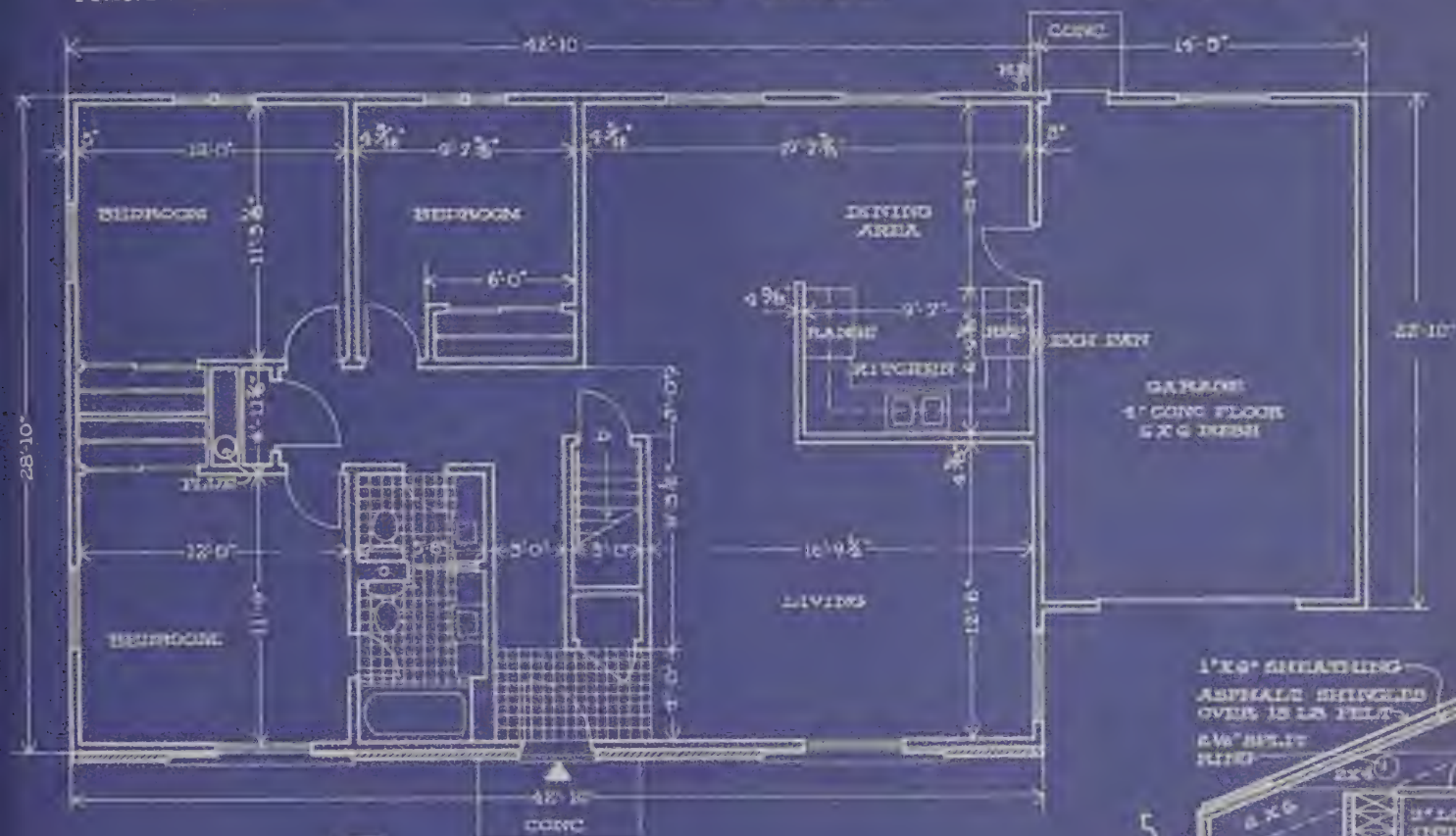
WINDOW COMPONENT is assembled and glazed in shop, then placed in wall opening. It carries no load because continuous lintel header spans opening. Flanking wood panels give same balance as shutters.



ASPHALT SHINGLES



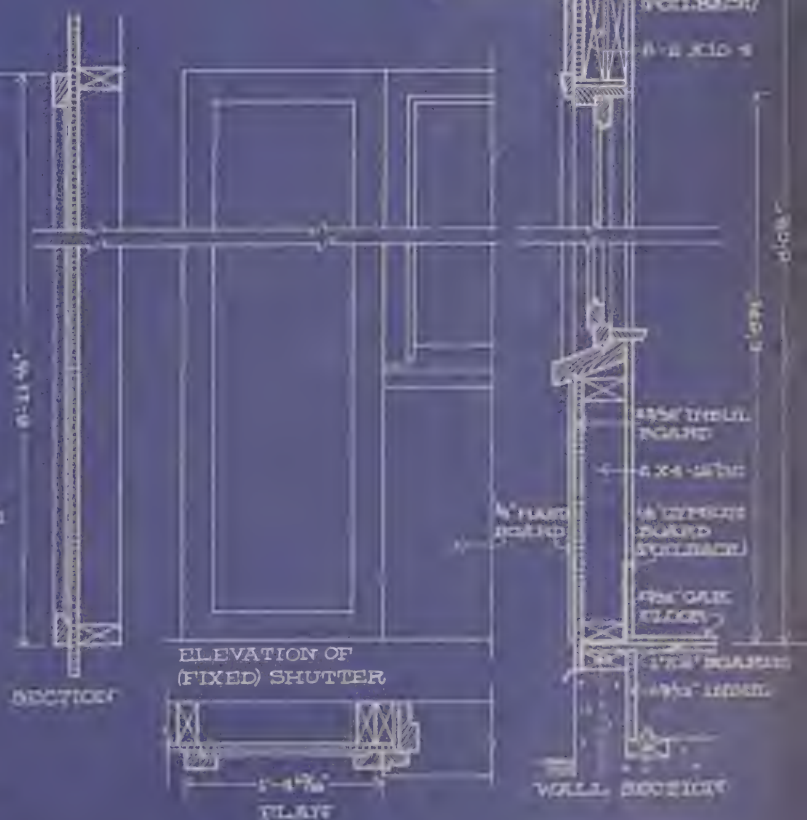
FRONT ELEVATION



SIDE ELEVATION



DAMAGE INVESTIGATION





RESTRAINED EXTERIOR of side-to-side split borrows the materials and form of two-story design. Grade-level entry is flanked by fluted glass panels.

12 Here's how you can give a split the two-story look



REAR OF HOUSE also has clean lines of two-story design. Glass door opens into recreation room from terrace. Second door leads to back hall and lavatory. Kitchen and dining room are at left.

It isn't *necessary* for a split level to look like a two-story house, but that way you can often avoid mistakes that make so many splits ugly. In this side-to-side split, the designer got the two-story look by: 1) locating the entrance at grade; 2) putting a full story above the entrance; 3) using familiar materials (white clapboard and sandstone) and forms (shutters and the garrison profile) that people associate with traditional two-story design. The living room is in wing at right, garage in wing at left. The design has the added advantage of a sheltering overhang over both levels which accentuates the horizontal lines. The 2,900 sq. ft. house sells for \$39,000.



ENTRANCE FOYER (a) is large (7'4" x 12') and has slate floor. Short flight of stairs (four steps) leads to living and kitchen level, right. Long flight (ten steps) goes to bedroom level, left.

Photos: Haviland



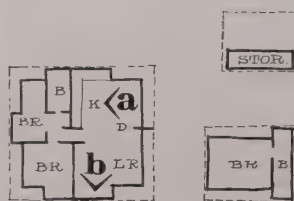
HUGE SCREEN is the reason this house works. It let the architect divide enclosed space into main building (left), guest house (right) and carport.

13 The indoor-outdoor house: here's how it works

Photos: Hank Koch, John Walther



DOUBLE-DOOR ENTRY opens to patio. Careful planting insures privacy to the screened area. At rear, main living and sleeping building.



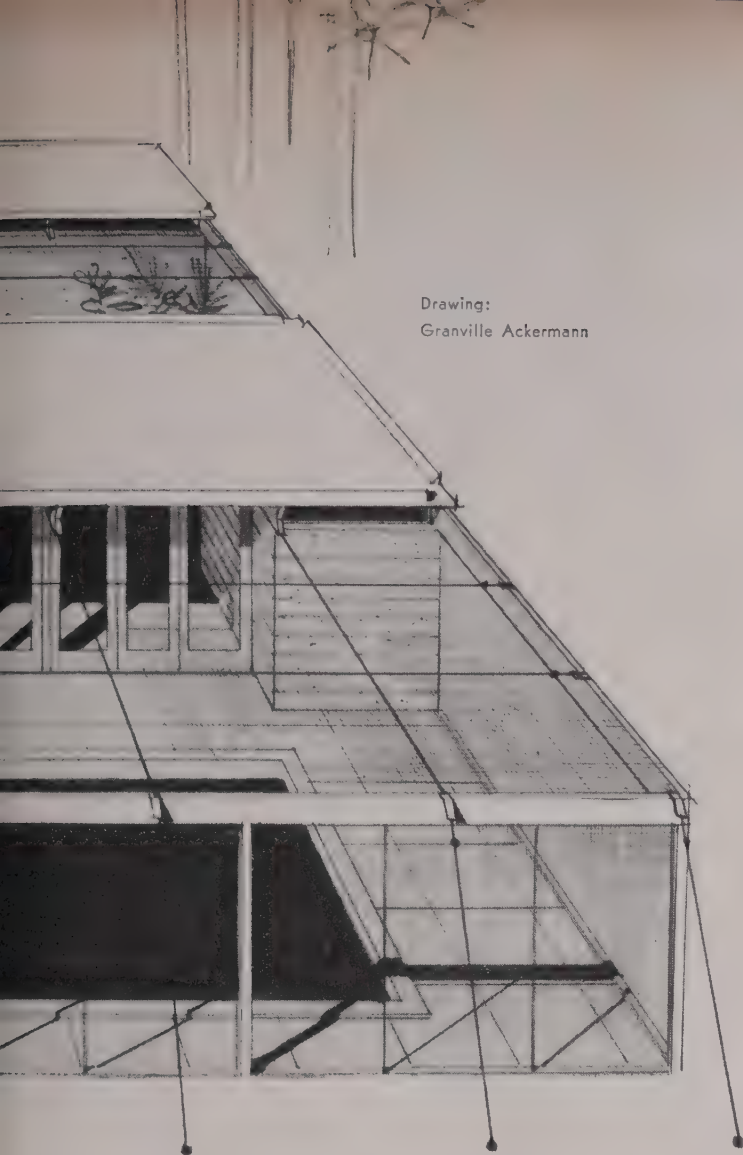
Full plan on p. 120

It works because the enclosed parts of the house can be opened wide, and because the open part of the house is closed to insects and the neighbors.

The artist's drawing shows how Architect Nims brought the outdoors into the house with a huge screened patio that more than doubles the living area. And it shows how the patio let him divide the enclosed space into parts so that all rooms have at least two exposures to the breeze.

How is the screened patio built? Frame is 4x12 beams on 4x4 columns, stiffened by 1/4" steel cables across the top and 1/4" steel guys spaced around the edge and anchored in concrete footings. Glass fiber screen, sewn into wide rolls, is stretched over the frame by a gang of men. When it is taut, a nailing strip is put in place at top of frame. Then it is drawn down to the bottom plate, and anchored with another nailing strip. More details are on the drawings on the next spread. Builder reports house is selling fast at \$28,900 (with pool and 1/2-acre lot).

Builder: Conrad Builders
Architect: Rufus Nims Interiors: Todd-Alexander
Location: Miami



Drawing:
Granville Ackermann



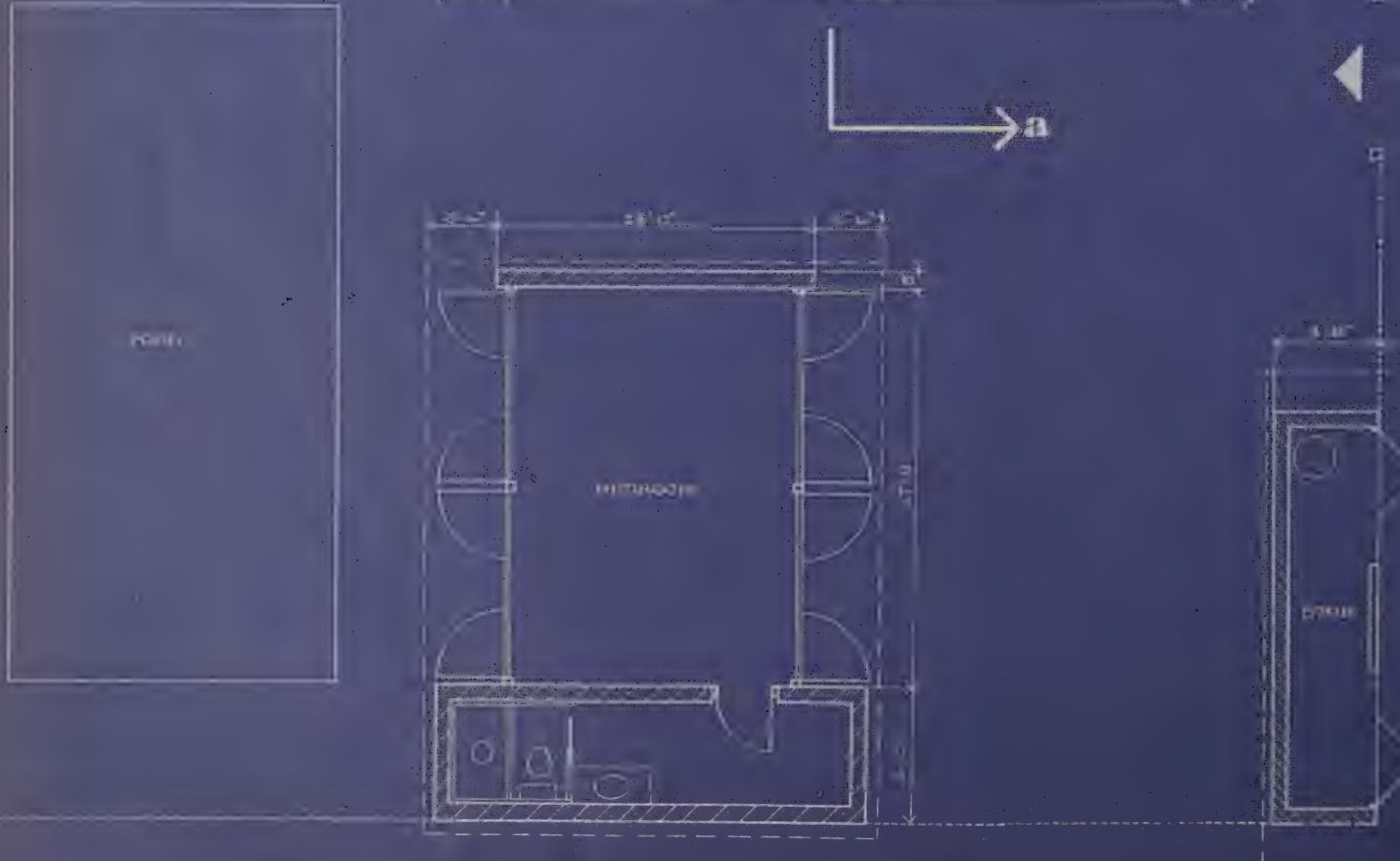
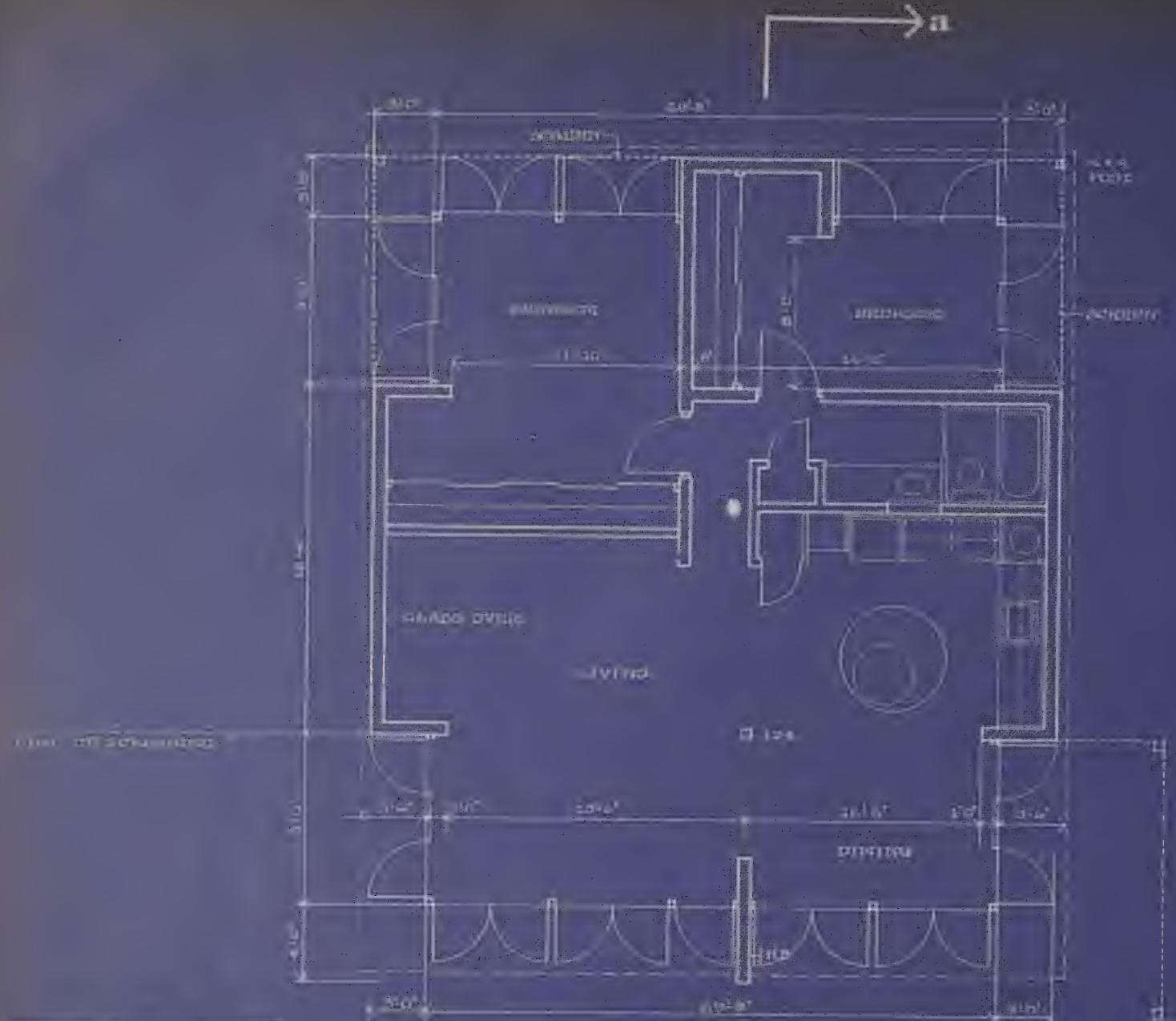
THE PATIO is the center of the informal living this house calls for. Rear: the guest house. Screen is 14/18 glass fiber, amber-colored.



LIVING-COOKING-DINING AREA (a) can be opened to patio through line of glass doors. Cooking unit with big vent highlights the room.

OPEN DOORS OF DINING ROOM (b, below) show how the garden and the enclosed space work together as a living unit. Planting divides space.

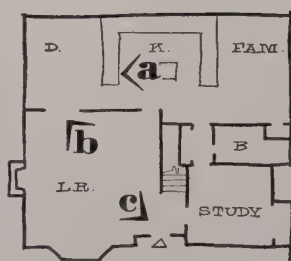






STONE FRONT works well with bay window and cedar shake roof. Dutch dormer runs across back to give extra space upstairs (see drawing, p. 124).

14 Story-and-a-half is big builder's best bet for '58



Full plan on p. 124

Big Builder Ross Cortese (800 sales in less than a year) expects this new model to be his 1958 best-seller.

"It is more for the money than any other model I have," he says. Price of 2,390 sq. ft., 1½-story house: \$26,500.

Three of the model's strong points are:

1) the kitchen—large, well equipped, U-shaped for convenience; 2) the family room—next to the kitchen and opening onto the rear terrace; 3) the dining room—separated from the living room.

Why a 1½-story design? Cortese likes it because:

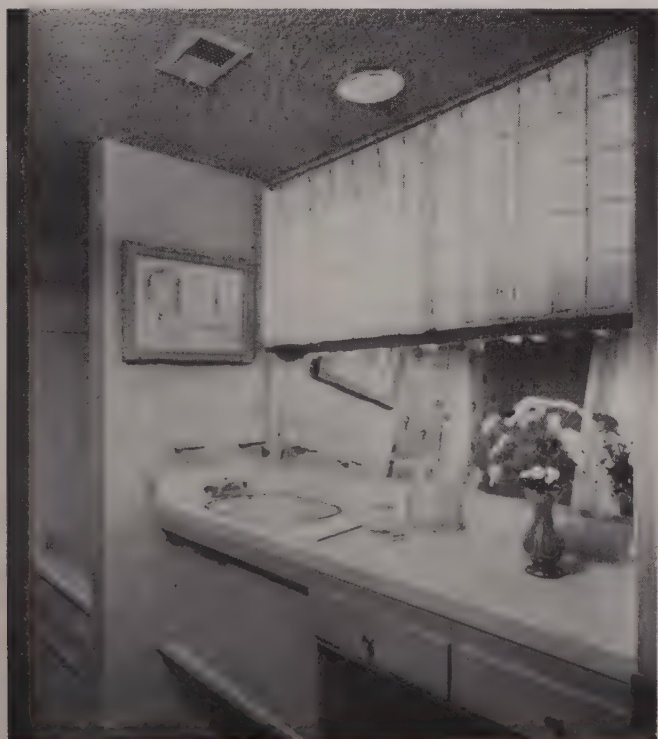
1) it makes sense on high-cost land; 2) it costs less per square foot than a single-story plan; 3) some buyers would rather have their bedrooms upstairs.

FIREPLACE (c) in large, square (18' x 18') living room is tailored to suit buyers' tastes. They get choice of brick, slate or fieldstone. Drapes (right of fireplace) cover window. Bay window is at left.



KITCHEN-FAMILY-ROOM (a) is divided by counter which serves as breakfast bar. Family room has beamed ceiling and sliding glass door (behind drapes) to terrace. Kitchen range on island counter is vented by fan in hood. Floor, covered by carpet in model home, is vinyl tile.

Builder: Ross Cortese
Architect: Earl Kaltenbach
Location: Long Beach, Calif.

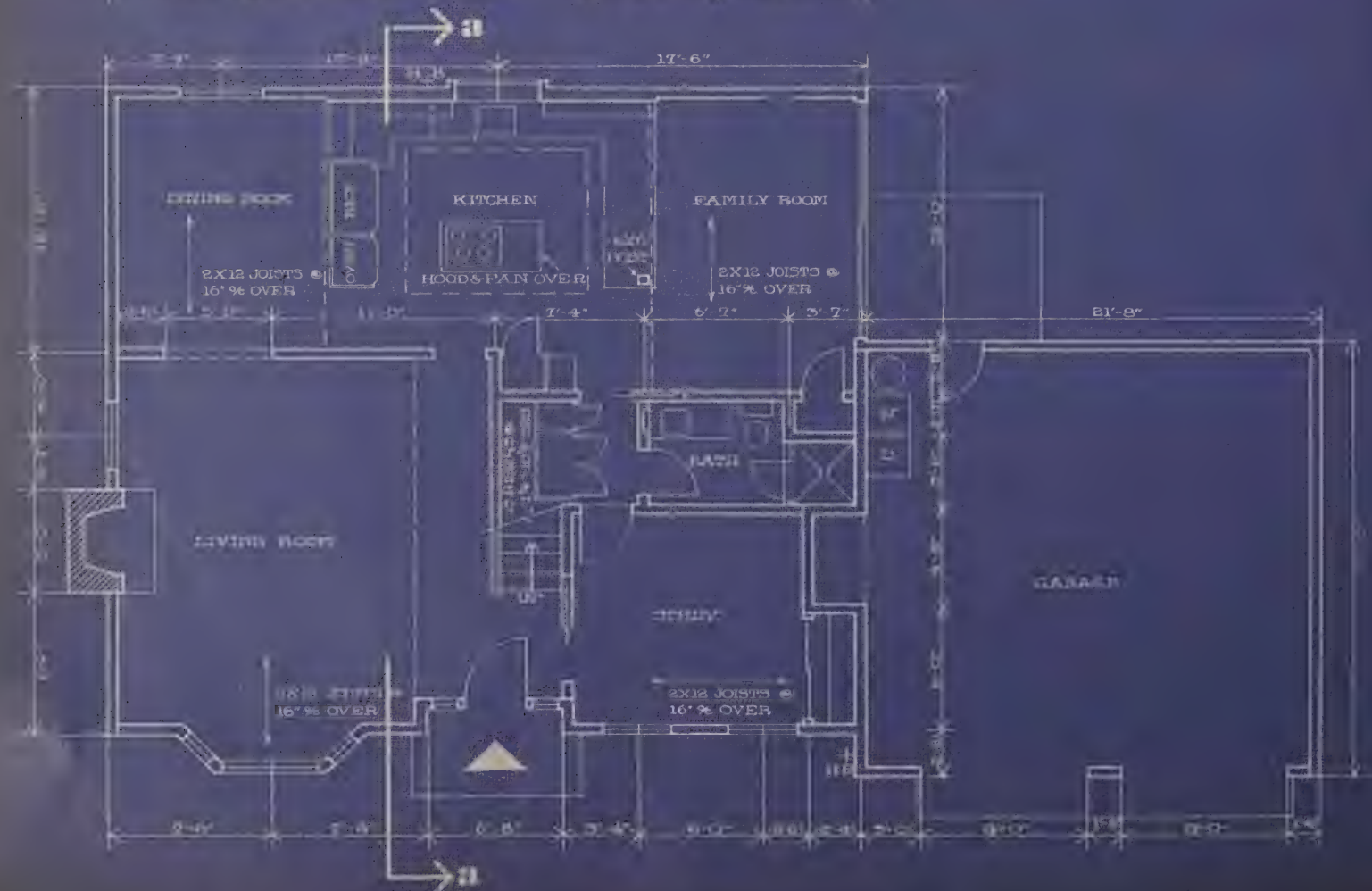
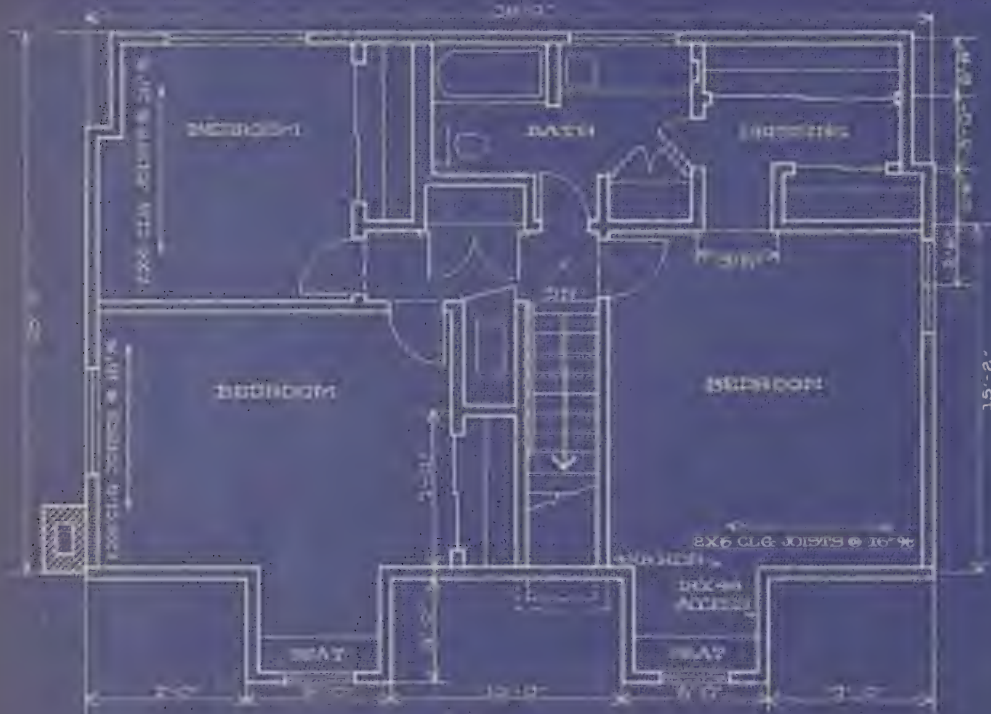


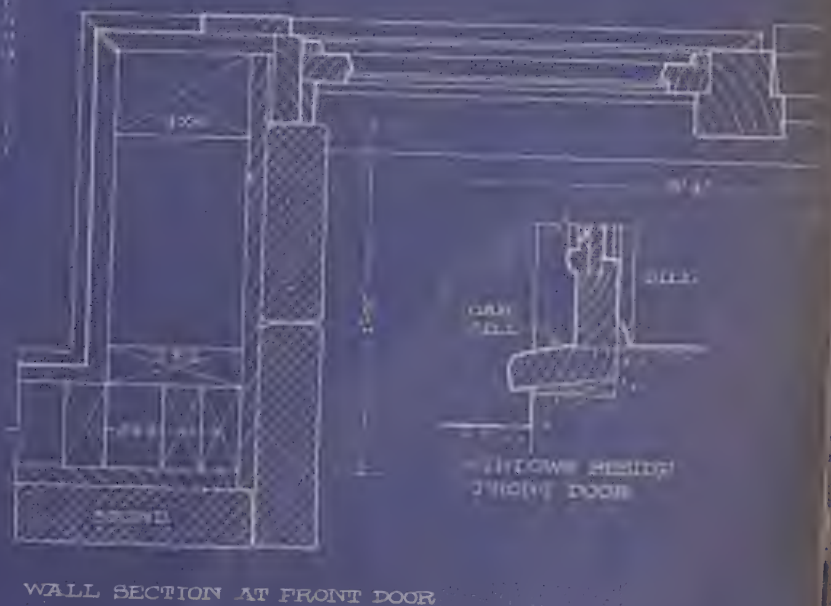
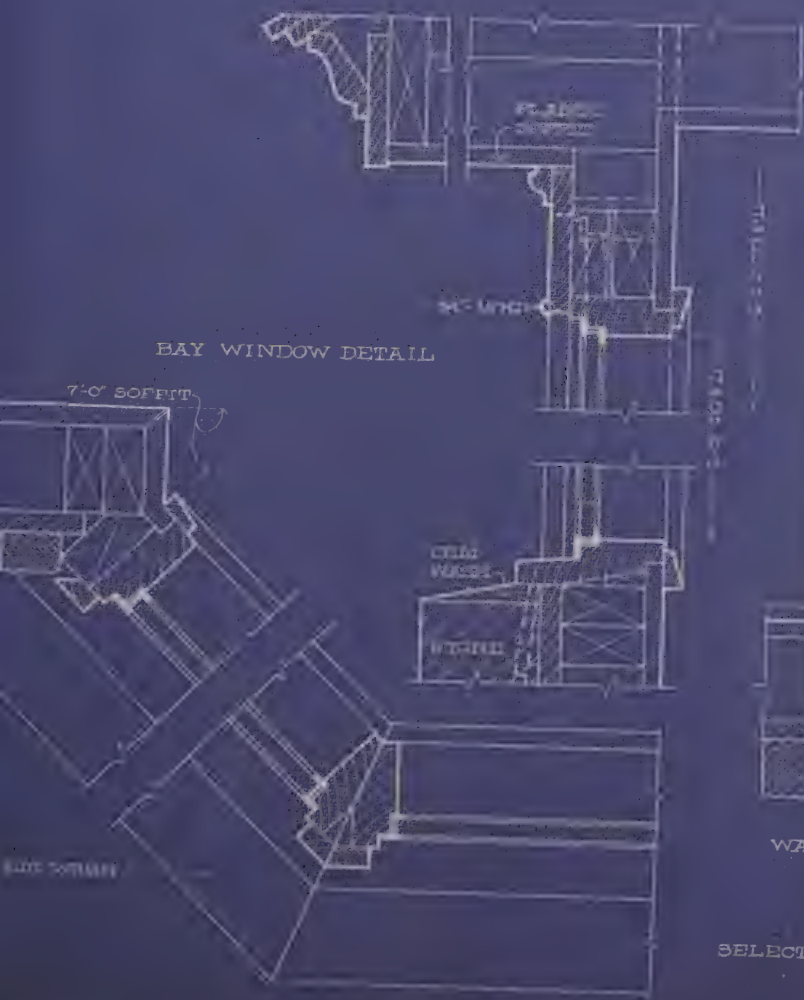
FRONT ENTRANCE (b) opens into living room, which borrows space from open staircase. Study, with private bath, is on far side of entrance.

← **WALL-TO-WALL WINDOW** cuts framing needed in upstairs bath. Mirror under window is tilted for use by standing person.



FRONT ELEVATION





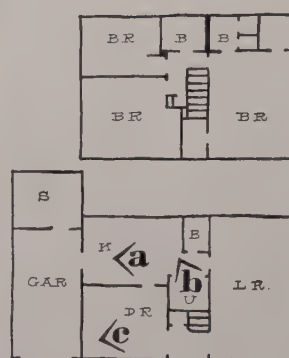


TRADITIONAL MODEL has three bedrooms, two and a half baths, complete kitchen and laundry. On a 70' x 100' lot it sells for less than \$10 per sq. ft.

15 Year's big bargain: Levitt's \$14,990 two-story model



REAR TERRACE, included in selling price, opens off living room through an aluminum sliding glass door. Storage room (right) also has a connecting door to garage. Room partially screens terrace from neighboring yards. Model has five elevation variations (see next spread).



Full plan on p. 128

The nation's biggest builder is building 218 of these houses to test buyers' acceptance of a low cost two-story model. The house is 1,540 sq. ft., plus an 11'x21' garage and a 100 sq. ft. storage room.

Bill Levitt, who always writes his own copy, advertises the house this way:

"The Colonial is a two-story with a lot of new ideas and old-fashioned solid comfort. It has a center entrance with the living room on one side and the dining room on the other. To the rear is a knockout of a kitchen, a big breakfast alcove, and a charming powder room. . . . All in all this house has 6½ rooms, 2½ baths, and a large garage with overhead door. Equipment includes a General Electric refrigerator, tabletop electric range, wall oven, washer, dryer, screens, storm sash and jalousie door. The complete price is \$14,990."

Builder: Levitt & Sons
 Architect: Levitt staff
 Location: Levittown, Pa.



U-SHAPED KITCHEN (a) opens to family dining alcove. This informal dining space, coupled with the formal dining room (below), takes place of a family room. Powder room is between alcove and living room.



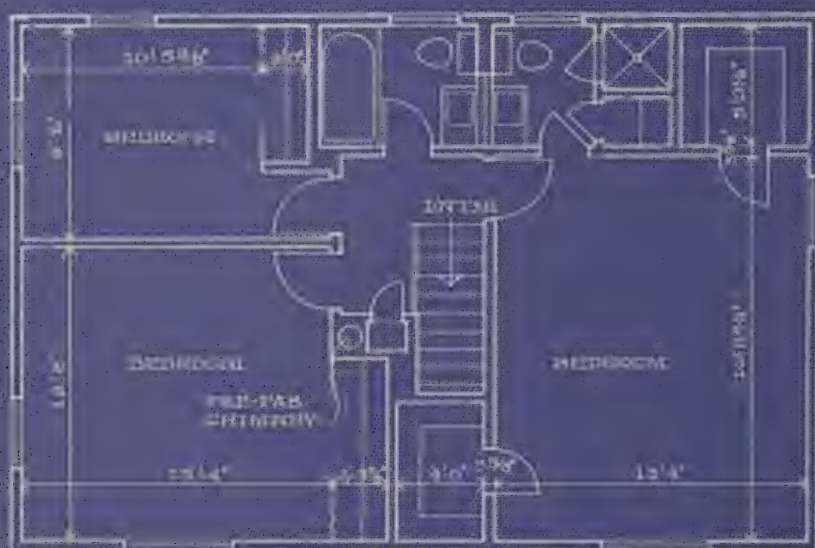
COMPLETE LAUNDRY (b) is under stairwell opposite family dining space but close to kitchen. Heater is located behind the washer and can be reached through a man-sized passageway hidden by door at the right.

FULL DINING ROOM (c) is big enough to serve 10 to 12 people. Central entrance (right) is hub of house, leads upstairs, to living room (far right) and dining room. Family dining is through door (left).

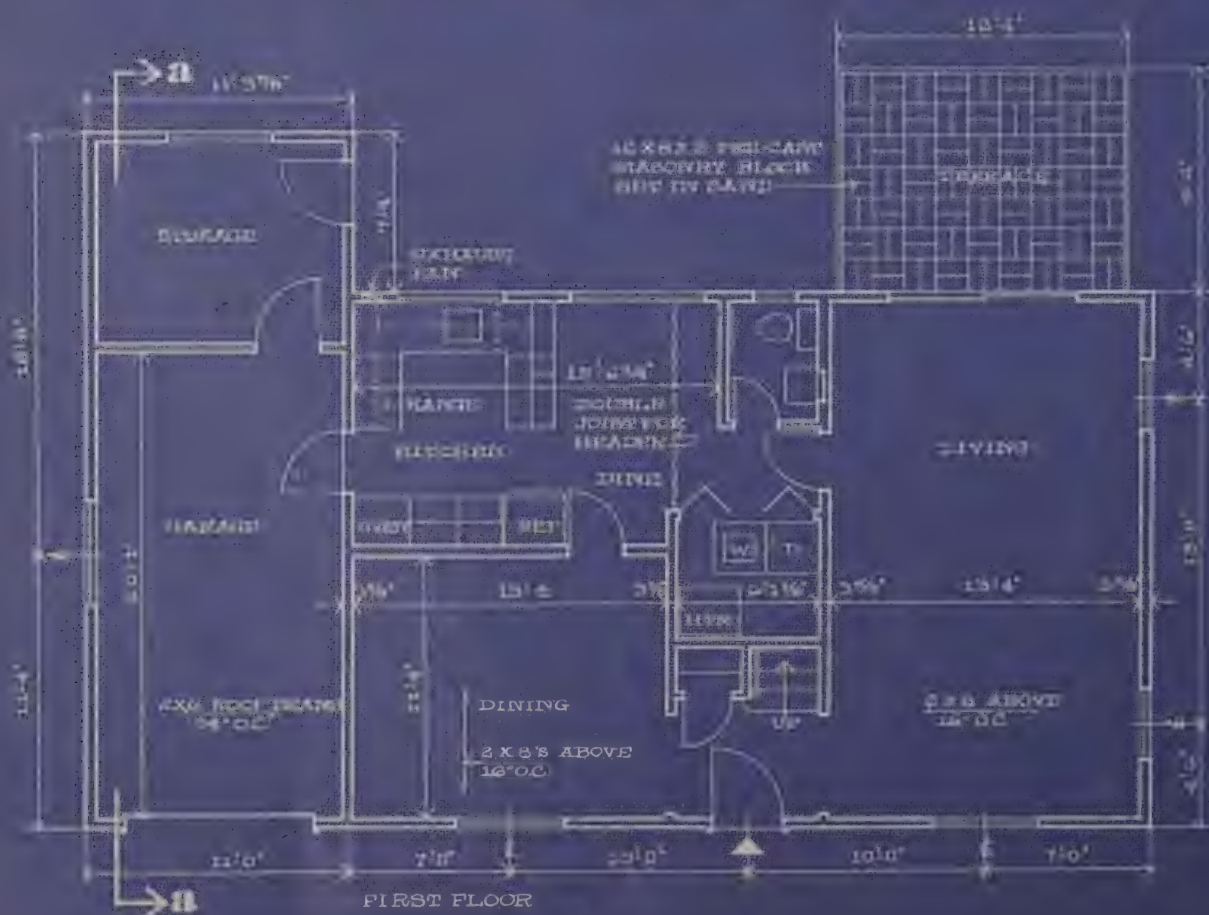




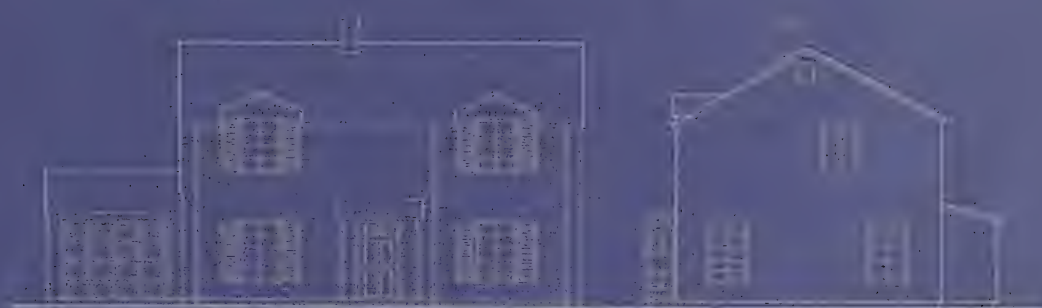
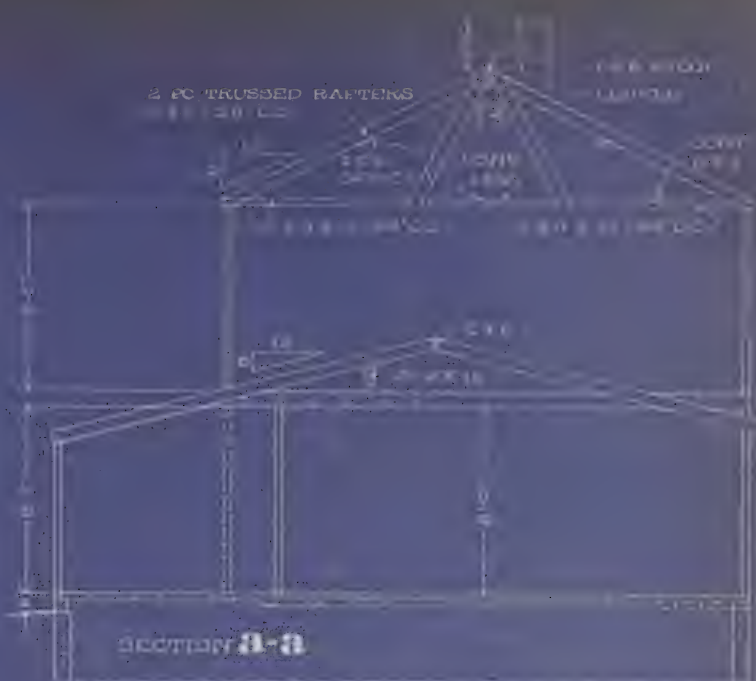
FRONT ELEVATION



SECOND FLOOR



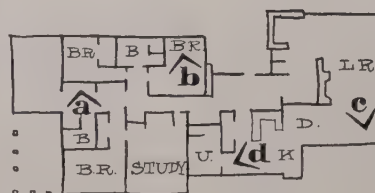
FIRST FLOOR





3,200 SQ. FT. RANCH was planned around the fine old oak that frames its entry. Its curb appeal can be seen even better in color frontispiece (p. 76).

16 Here are 120 feet of glamour at a cost of \$49,000



Full plan on p. 132

Both the glamour and the economy are designed into the house. But in less skillful hands even these long, low lines would miss the mark.

And without a good basic plan, the house would have been ungainly and awkward to live in.

Here's how the architects made the house glamorous at reasonable cost:

1. Its structural materials provide integral ornament, color, and texture. The built-up roof of soft green crushed rock and the redwood boards and battens give color and texture to the exterior. The masses of fieldstone are important inside and out. Exposed roof beams provide interest inside, extend outside adornment along the eaves. The fir ceilings are warm and textured.

2. The streamlined structural system produces striking effects like the floating roof (photo at right).

3. All but two of the rooms in the house open through sliding glass to the big rear patio.

Here's how the architects made the plan work:

The kitchen, the living room, and the bedroom wing all lead off the entry, and the entry is big enough to be in keeping with the rest of the house. The bedroom wing is zoned from the living area, and the master bedroom suite is zoned from the study and front bedrooms.

KITCHEN (d) is open to dining room or, for formal dining, closed from it by shutting door (right) and pass-through (center). Island counter holds range, doubles as snack bar and as workspace. Kitchen has one of the four clear glass skylights in the house.



← **TILED MASTER BATH** (a) has toilet in a separate compartment from the lavatory and shower. Rest of master bedroom suite includes dressing room, studio, and private terrace.

Architects: Howell, Arendt, Mosher & Grant
Builder: W. S. Hamilton
Location: Santa Barbara



MASSIVE STONE PIER adds texture to one front bedroom. (It frames entry behind the wall.) Room has built-in desk, bookshelf, headboard. Not shown: sliding glass doors to yard. →

LIVING ROOM (c) is big and handsome, has warmth and texture. Structure is novel: beams are bolted without a ridge, far corner is mitred glass (see drawing, p. 132).







Photos: George M. Cushing, Jr.



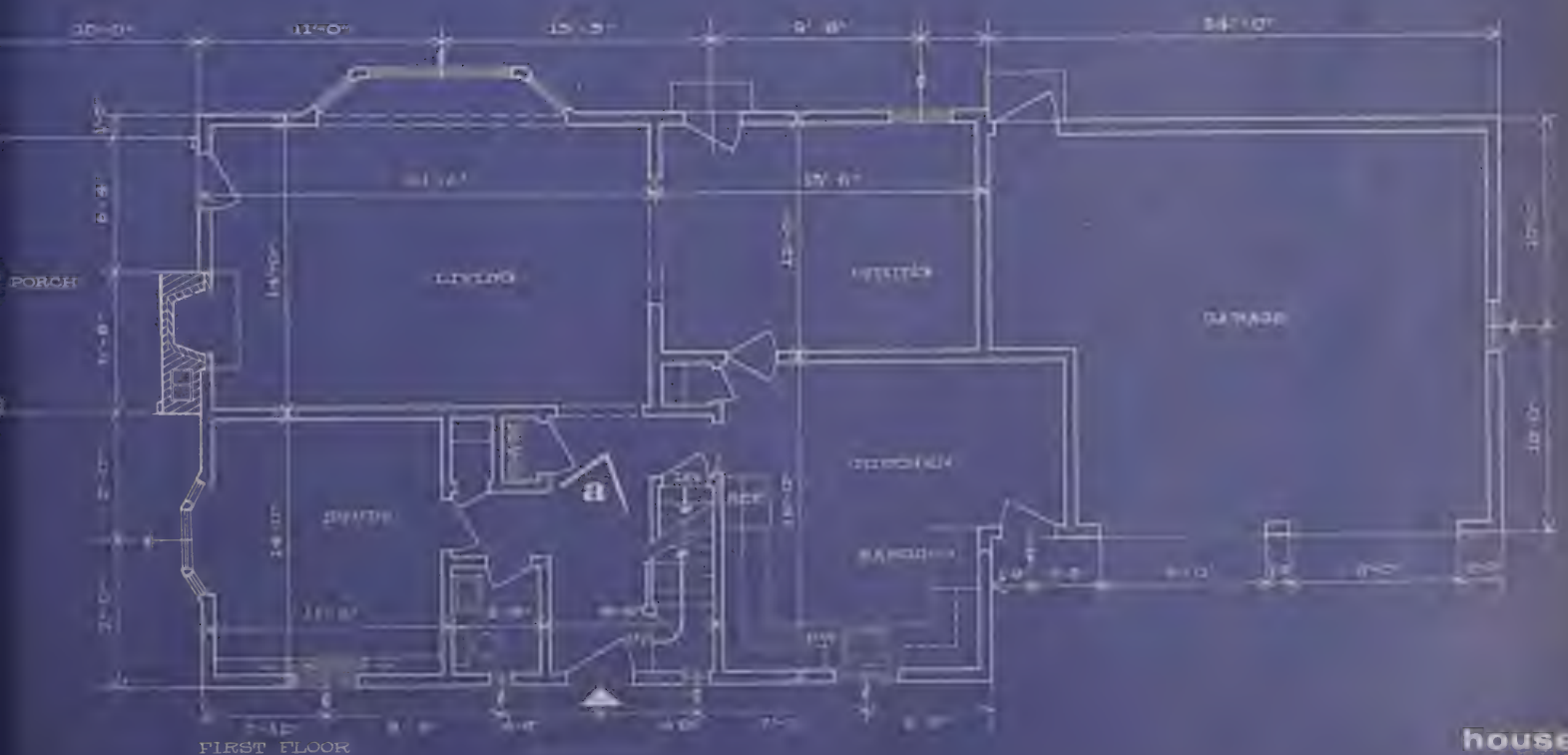
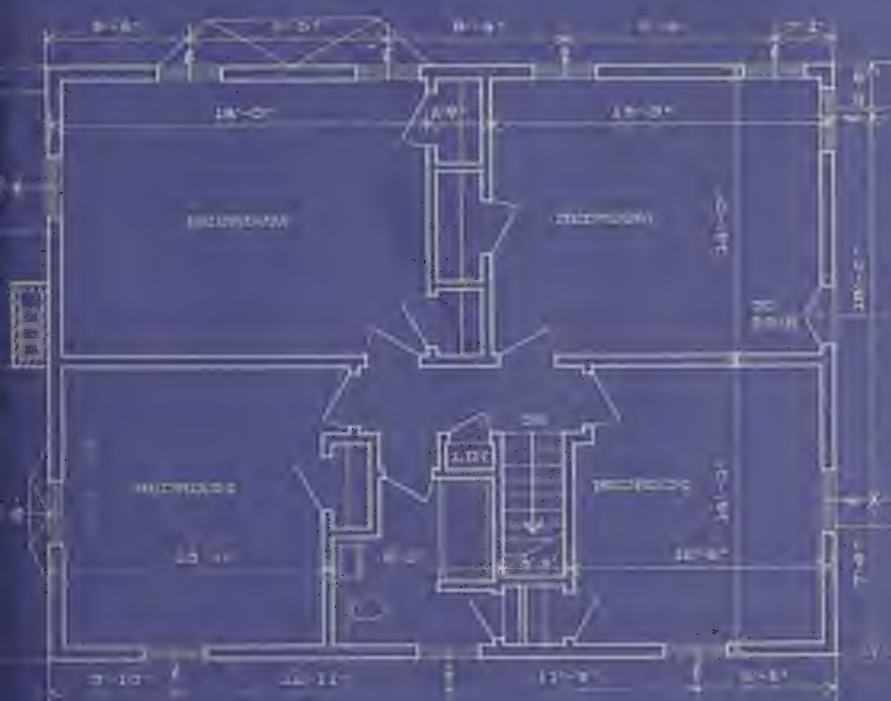
COLONIAL MOTIF is apparent in clapboards, small-pane windows, pediment, corner casing, shutters.

17 The two-story Colonial is New England's favorite



It suits a part of the country where today, as 300 years ago, the main job of a house is to keep the weather out. Further, most New Englanders think it is a thrifty house. And finally, New Englanders just plain like their own traditional architecture. This good example of a New England two-story has several fine features: (1) big front kitchen has separate entry near garage; (2) living room is at rear; (3) study and lavatory make an emergency guest suite; (4) central hall is spacious and convenient. Price of 2,050 sq. ft. house on half acre: \$34,900.

CENTER HALL (a) has characteristic detailing, paneling, handling of stairs. Out of photo to left, kitchen; to right, study; to rear, living room.





FRONT PORCH, at center, is 4' deep and in line with garage. Red brick, white trim, wrought-iron hardware give facade its traditional aspect.

18 From Detroit: a house designed for the auto age

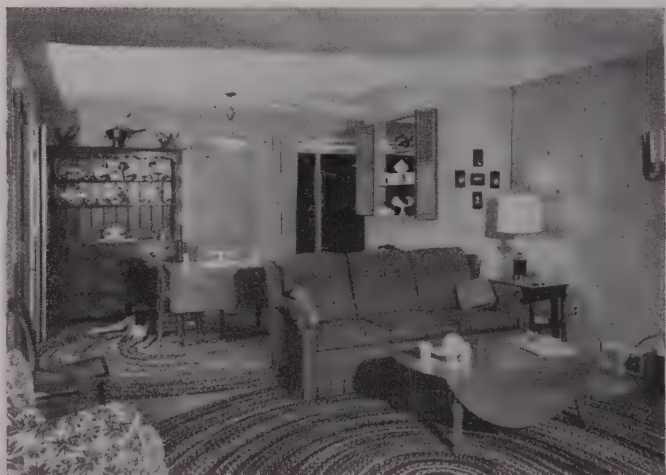
Although this house has an impressive center entrance on the street side, the everyday family entrance is through the garage. The family entrance leads directly from the garage to the kitchen, lavatory, basement stairs or back-yard. (see plan, opposite).

The 1,636 sq. ft. house is planned well in other ways, too. Item: 1) its four bedrooms are separated from the

living area; 2) its two baths are back to back, thus share a single vent stack; 3) its deep-set entry is further protected by the porch roof; 4) its entrance hall leads to both living and sleeping areas; 5) its dining and breakfast areas open onto a rear terrace.

The house is priced at \$30,450 with completely finished garage, and is a best seller in Builder Lockwood's line.

Photos: Snuffy McGill



LIVING ROOM (a) is paneled in knotty pine. In rear are dining area and glass sliding door to back terrace. Not shown: fireplace at right.

KITCHEN (b) has built-in stove, oven and sink; birch cabinets, linoleum floor. Doorway (right) leads to lavatory, basement stairs and garage.



FRONT ELEVATION

ALTERNATE FRONT ELEVATION





LONG LOW HOUSE, nestled among trees that its builder always saves, has three-bedroom wing, left, and a fourth bedroom behind garage at right.

19 You'll find a good idea for a fourth bedroom here

The fourth bedroom and its bath are at the opposite end of the house from the other bedrooms (see plan, facing page). This is a good location for guests, mothers-in-law, or maids. The plan puts the third bath right across the hall from the garage entrance, so that children can shed their outdoor clothes and clean up before they come into the main living part of the house.

DINING ROOM and kitchen (a) have hand-rubbed birch cabinets, a specialty of this builder. Fireplace, left, is two-way, also serves living room.



Frank M. Cowger

The plan also shows the central grouping of the furnace, water heater, and the two-way fireplace. The central furnace location boosts the efficiency of the perimeter heating system. Even more important, this central chimney-utility unit divides the living area of the house into three rooms; kitchen, family room, and living room. The 2,043 sq. ft. house sells for \$33,200 on a 1/2-acre lot.

MASTER BATH, one of three in the house, has "shadow-line" cabinets, marbled wallpaper. Second bath is on other side of wall at right.





PLASTIC PANELS in a 2x4 frame dramatize the entry, which is halfway between the two levels of the house.

20 This low-cost two-story house fits a hillside site

For \$15,135 without lot, this three-bedroom, two-bath house gives buyers 1,725 sq. ft. of living area and a two-car garage. That is about \$8 a sq. ft., low even in the lower-cost northwest. Bell & Valdez uses several cost-cutting techniques to get this price: \$200 is saved by setting floor beams in pockets in the foundation, reducing wall

height by one foot; \$75 is saved by placing floor beams 4' o.c., which eliminates bridging and minimizes cutting for ducts and wiring; \$20 is saved by using laminated beams on the upper level. Volume buying helps too. The value offered has made this model a best seller—over a hundred have been sold in the last six weeks.

HOUSE LOOKS MASSIVE from street. Big deck, left, screens living room (upper level) from passers-by, lower level play room from sun.

MAHOGANY PANELING and fireplace in 16' x 14" living room (a) are quality features seldom found at price. Lower level has a fireplace too.



2X2 RAFTS OVER 2X4 VERTICALS
PLASTIC BETWEEN

2X2 RAFTS OVER 2X4
CEILING SIDING

CEDAR SIDING

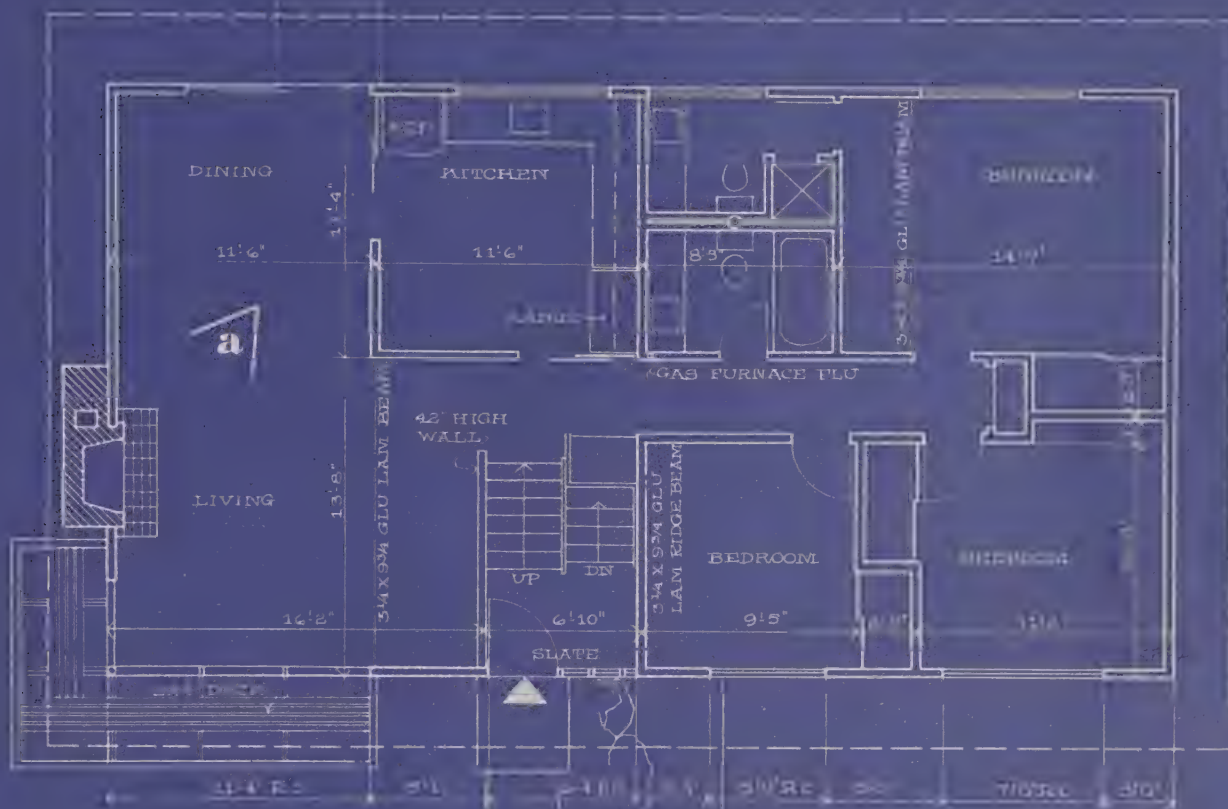
4X6 POST

BRICK

WOOD LANDING

ROCKERY

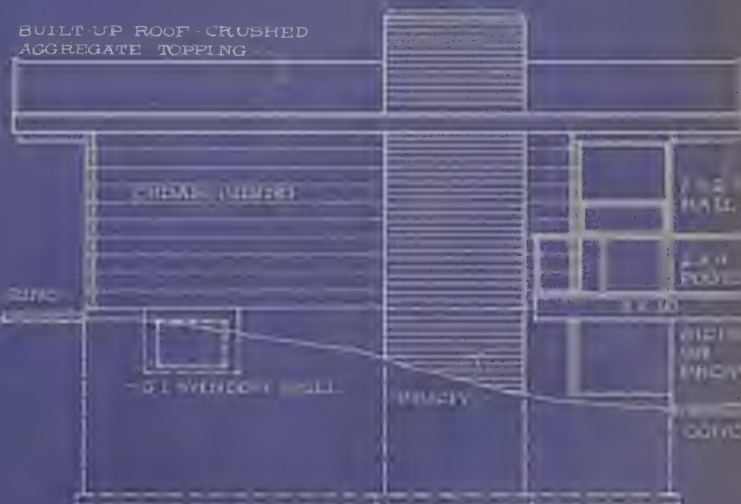
FRONT ELEVATION



UPPER LEVEL



LOWER LEVEL - 1/2" SCALE



SIDE ELEVATION

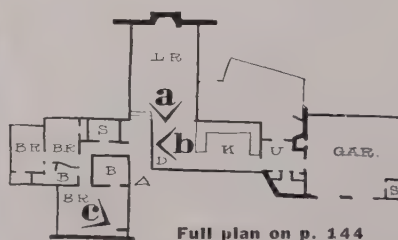


ROADSIDE VIEW shows the interplay of different exterior materials. Stone wall is on master bedroom wing, other walls are vertical cypress siding.

21 Wood-and-stone house: its materials belong together



FRONT ENTRANCE (at left) and row of windows are protected by 8' overhang. Windows are in dining and kitchen area, which is three steps below outside grade to let house fit into hillside. Small gable breaks roof line, is repeated on far side of house over living room.



They belong together because this house was designed to let them work in harmony. Where stone is used for a wall, it's used for the whole wall — not just part of it. Where cypress

siding is used, walls are broken only by windows—not by stone. So neither material has to fight for attention. And both look like what they are—materials used as part of the design, not materials tacked on for effect.

But there is more to this 2,100 sq. ft. house than its straightforward use of wood and stone. Its plan, too, is clean-cut. For instance: each of the main areas—cooking, living and sleeping—is in a separate wing; and the bedroom wing is again divided, so the master bedroom is apart from the others.

The result of good planning? A rambling home with plenty of privacy. The result of good use of materials? A genuine textured look that gives the house variety, warmth and distinction.



MASTER BEDROOM (c) has luxurious built-in storage. The counter surface over drawers has slate top. Cathedral ceiling is clapboard with rafters as in living room (below). Deep lintel over window allows unbroken expanse of glass (see drawing, p. 145). Bath (at right) is private.



DINING AREA (b) is at entrance end of living room. Open pass-through could have movable panels to screen view of kitchen. Dish storage unit, above pass-through, opens from kitchen and dining sides. More storage is under windows at right. At left: doors to terrace.

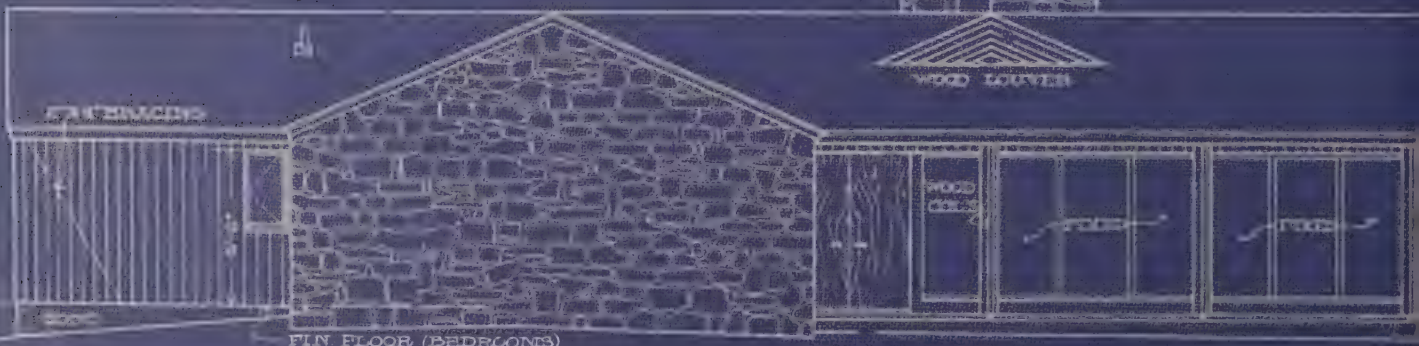
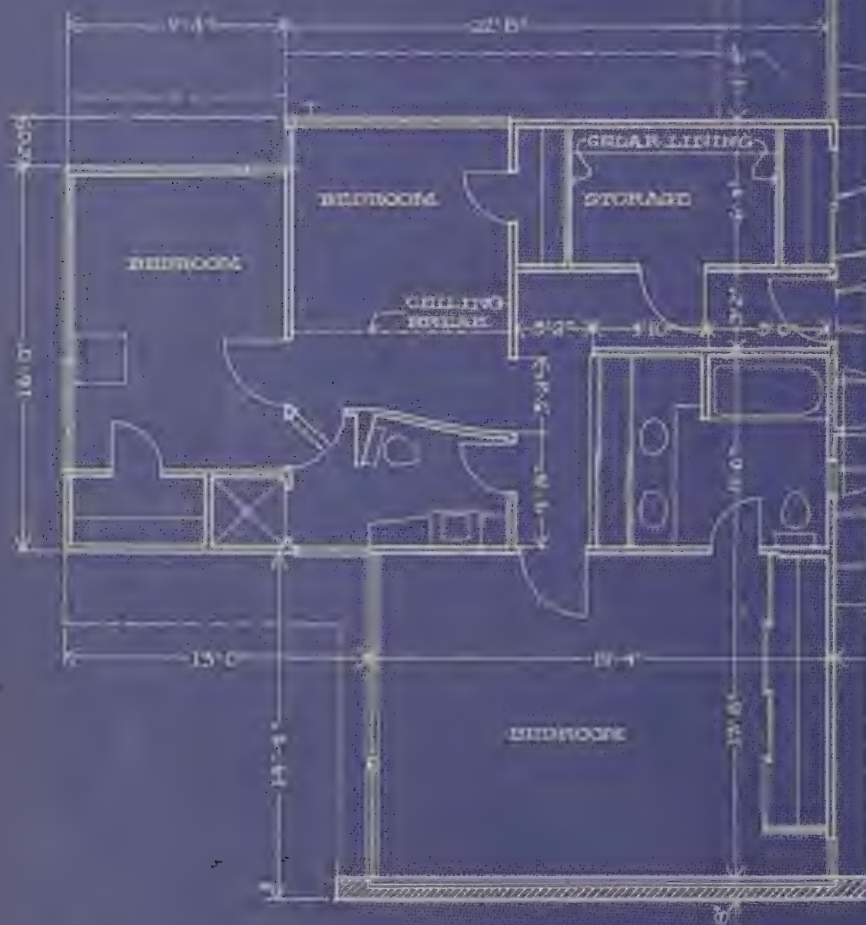
Designer: John J. McNulty Jr.
Builder: Arne Nordstrum
Location: Carmel, N. Y.

LIVING AREA (a) below, has end of stone broken by tall, narrow window. This creates a special feeling of space and gives an extra look at the fine view. Stone wall continues out under overhang. Left wall faces west, so window area is restricted. All-glass wall opens to east.





SECTION
A-A



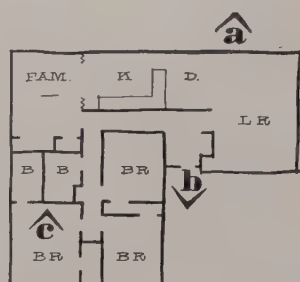
FIN FLOOR (BEDROOMS)

FRONT ELEVATION



EXTERIOR makes effective and economical use of brick, boards and battens, and large glass areas—all held together by a unifying design.

22 Here's a contemporary design that's a best seller



Full plan on p. 148

This sell-out house was built by a registered architect turned builder. Fred Kemp thinks the reason his house is so successful is because it is an honest house, honest because he used all his architect's know-how to solve his builder problems.

For example, the house's simple, contemporary lines are both effective and easy to build. The battens relieve the plain surface and cover the joints of the big asbestos-board panels. Inside the house the two full baths are back-to-back for easier, lower cost plumbing. Where he felt it was worth it, Builder Kemp let Architect Kemp spend extra money: \$400 went into separate forced-air air conditioning and radiant-slab heating, so he could offer "the ultimate in both heating and cooling."

At \$19,000, St. Louis buyers snapped up the builders' first 24-house section within two weeks.

ENTRANCE FOYER (b) gets daylight through sheet of ribbed translucent glass at left of front door. Decorative plastic panel separates the entry from the dining area, avoids usual blank-wall greeting (see elevation, p. 148). Foyer is one of best-liked features of the house.



LIVING-DINING AREA (a) opens onto large terrace through 8' sliding glass doors. Sidewall is 5/16" asbestos board with battens 16" o.c.



IN MASTER BEDROOM (c) the high gable-end window insures privacy. As in most rooms, the ceiling follows the roof line. There's a big walk-in closet behind the double doors at the left, which are made of mahogany with brass hardware.

Builder: Contemporary Homes
Architects: Fred Kemp, Herb Wahlmann
Location: Florissant, Mo.

FAMILY ROOM, like the living room, has huge glass area and its own terrace. The 3½' overhangs, with their trellis-like open soffit, keep out glare and ease the air-conditioning load. Washer and dryer are behind folding door at rear.



BRICK ROWLOCK
SHADE - 2" x 1"



FRONT ELEVATION

RAISED CONC WALK

BRICK PLANT BOX



STOCK

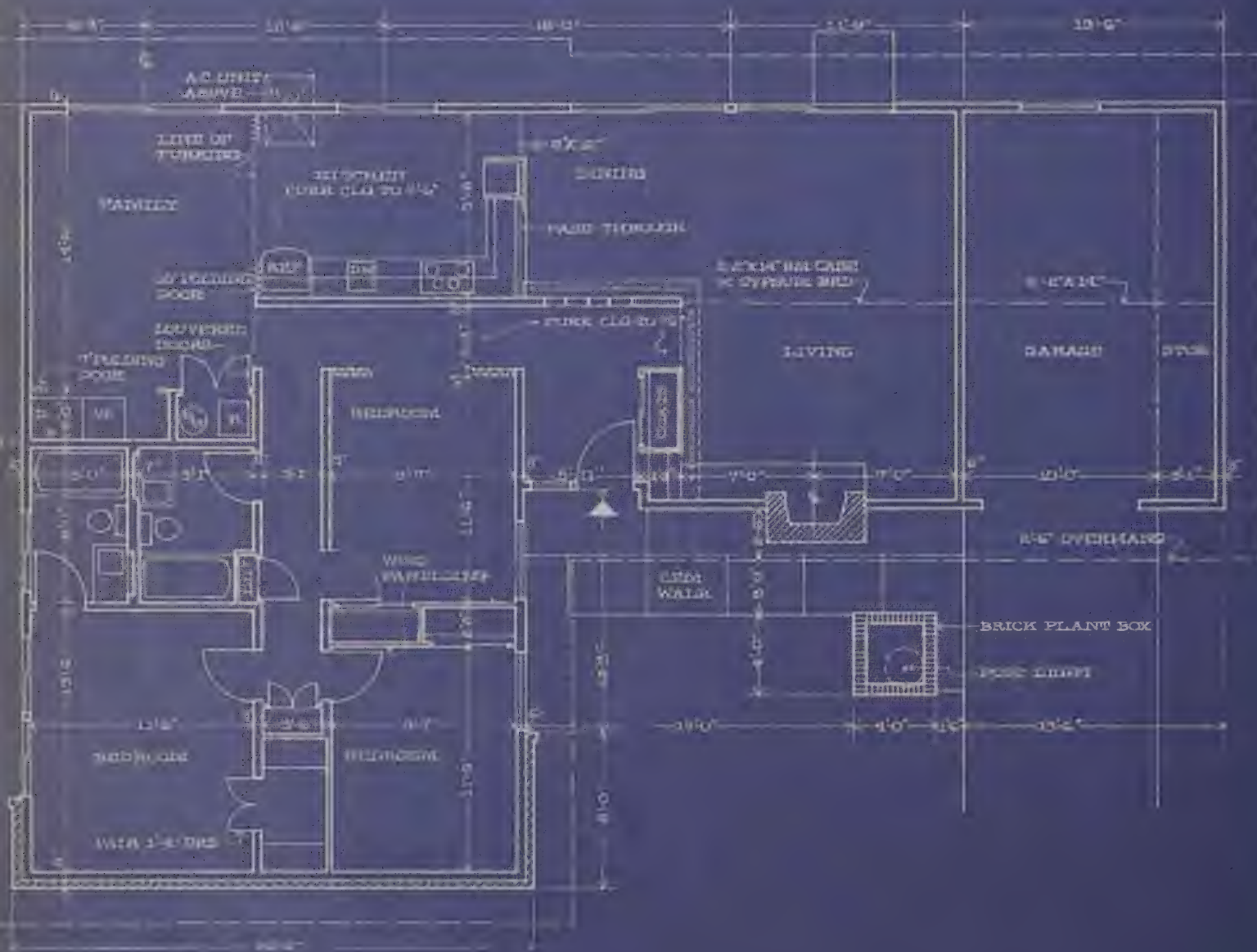
CUPBOARD

ALTERNATE ELEVATION



ALTERNATE ELEVATION

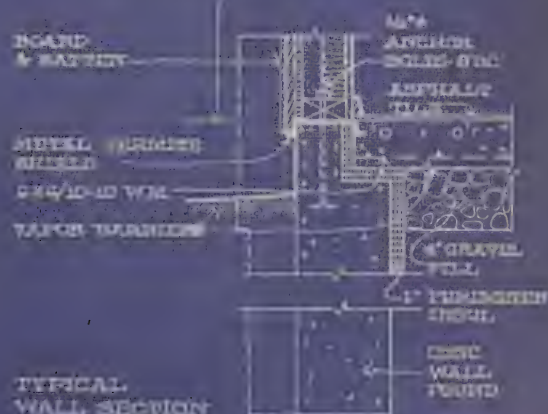
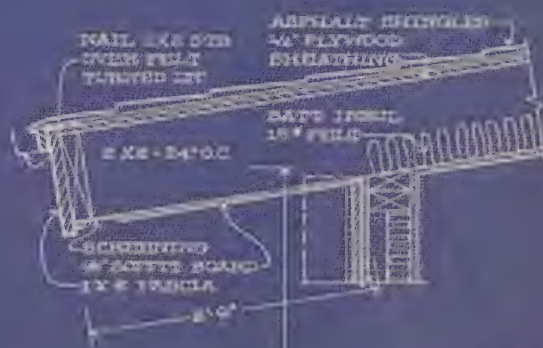
GARAGE DOOR





SECTION AT FIXED SASH

SECTION AT TYPICAL DOOR



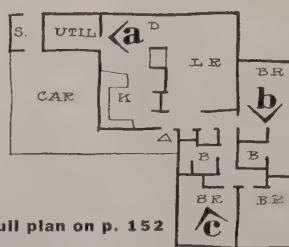


FRONT VIEW shows Bermuda flavor. The unusual roof (hips to wall; deep, flat soffit formed by extending ceiling joists) costs no more than most roofs.

23 This practical house has a suggestion of Bermuda



SUNSHADE SHUTTERS are ideal for front bedrooms (c): they insure privacy from the street and the entrance patio, they let in only muted daylight (which is all most people want in their sleeping quarters), and they let in plenty of fresh air. The two front bedrooms are 12' x 12'.



Full plan on p. 152

The Bermuda feeling comes from details like the shutters, the white gravel roof, and the deep-shaded entry (5' overhang). But the practical livability of the house comes from these smart basic plan ideas:

The house is really two units—a bedroom section and a living section—set at right angles. This puts the two front bedrooms, which most families would make the children's rooms, far from adult activity. Circulation is excellent. From the front door there is access to every room without crossing any other room.

The plan provides many other fine features like the rear-living arrangement, the huge pantry and the utility room with space for a freezer, a washer, a dryer and a big workbench. It provides center-of-the-house space for the optional air conditioner, and it provides a clever layout for the master bedroom, dressing room-bath. The lavatory is out in the dressing area; only the tub and toilet are in a separate enclosure.

The price: \$24,700 including lot and air conditioning.



BACK VIEW shows American flair for indoor-outdoor design. Almost 30' of glass opens the living areas of the house to this 58' trellis-shaded terrace.



Builders: Hendryx & McCord
Designer: Roger Rasbach
Location: Port Arthur, Tex.

MASTER BEDROOM (b) opens into a section set back from the big rear patio. High windows on wall facing neighbors insure ventilation and privacy. Not shown: the room's 12' of closets and well planned bath and dressing room.



DINING ROOM AND LIVING ROOM (a) borrow space from each other and from the patio. Kitchen (not shown) is open to dining area, but paneled room divider (right) screens it from living room. TV fits in the divider, swings for viewing.



FRONT ELEVATION

FRONT DOOR

3/4\"/>

PA. SIDE OF WINDOWS (OPTIONAL)

AWNING-TYPE LOUVERS OPTIONAL

SHUTTER PLASTERED





FRONT VIEW shows shake roof, reverse board-and-batten siding, stucco under windows, louvered doors to air conditioner, stone at end of carport.

24 The carport gives this house its impressive entry



Full plan on p. 156

Like a porte-cochere of old, the carport dignifies and, of course, shelters this entrance. But it's not just showmanship. It fits quite naturally where it is—helps break the long line of the roof and makes the house look bigger.

The 2,376 sq. ft. plan is noteworthy because:

It minimizes cross traffic. The fireplace wall forms the front hall—lets you enter any area without passing through others.

It puts the private living area to the rear. Across the front are three baths, storage space and an air conditioner (optional, but taken by 80% of buyers).

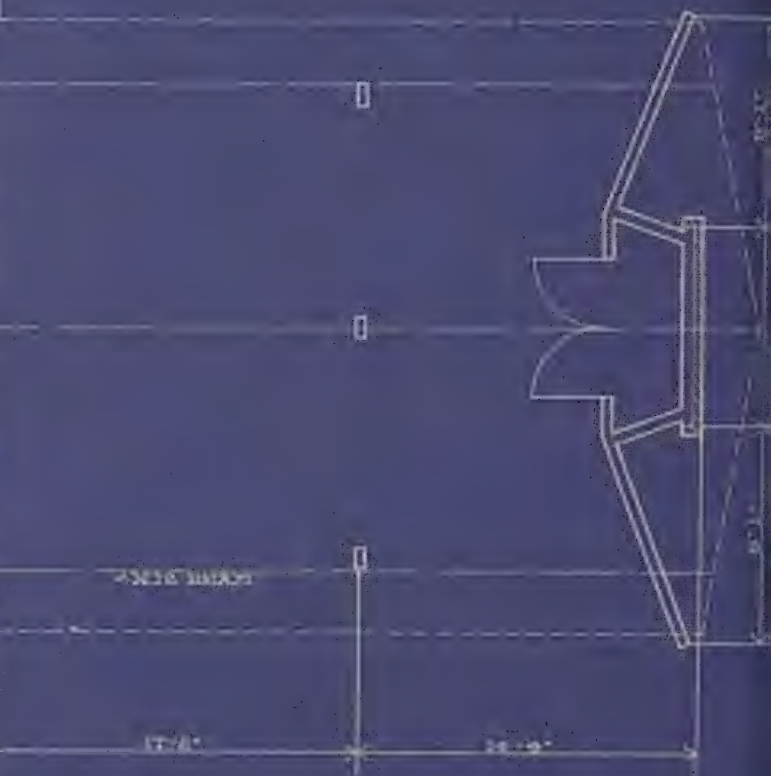
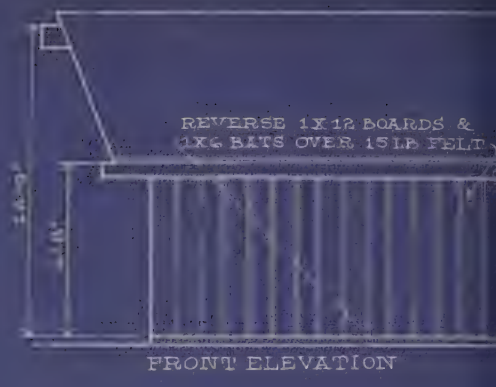
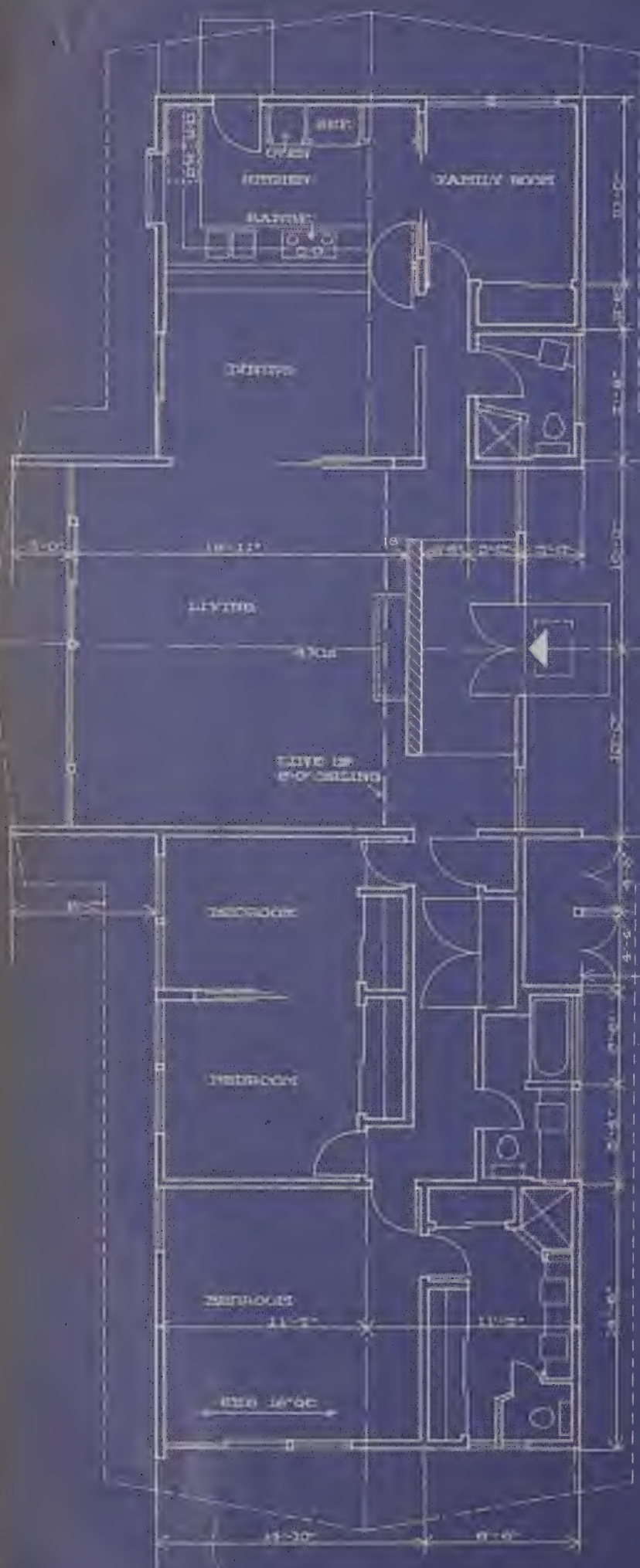
REAR VIEW shows dining (left) and living rooms, both with sliding doors to terrace. Fireplace wall (at rear) screens front entrance.





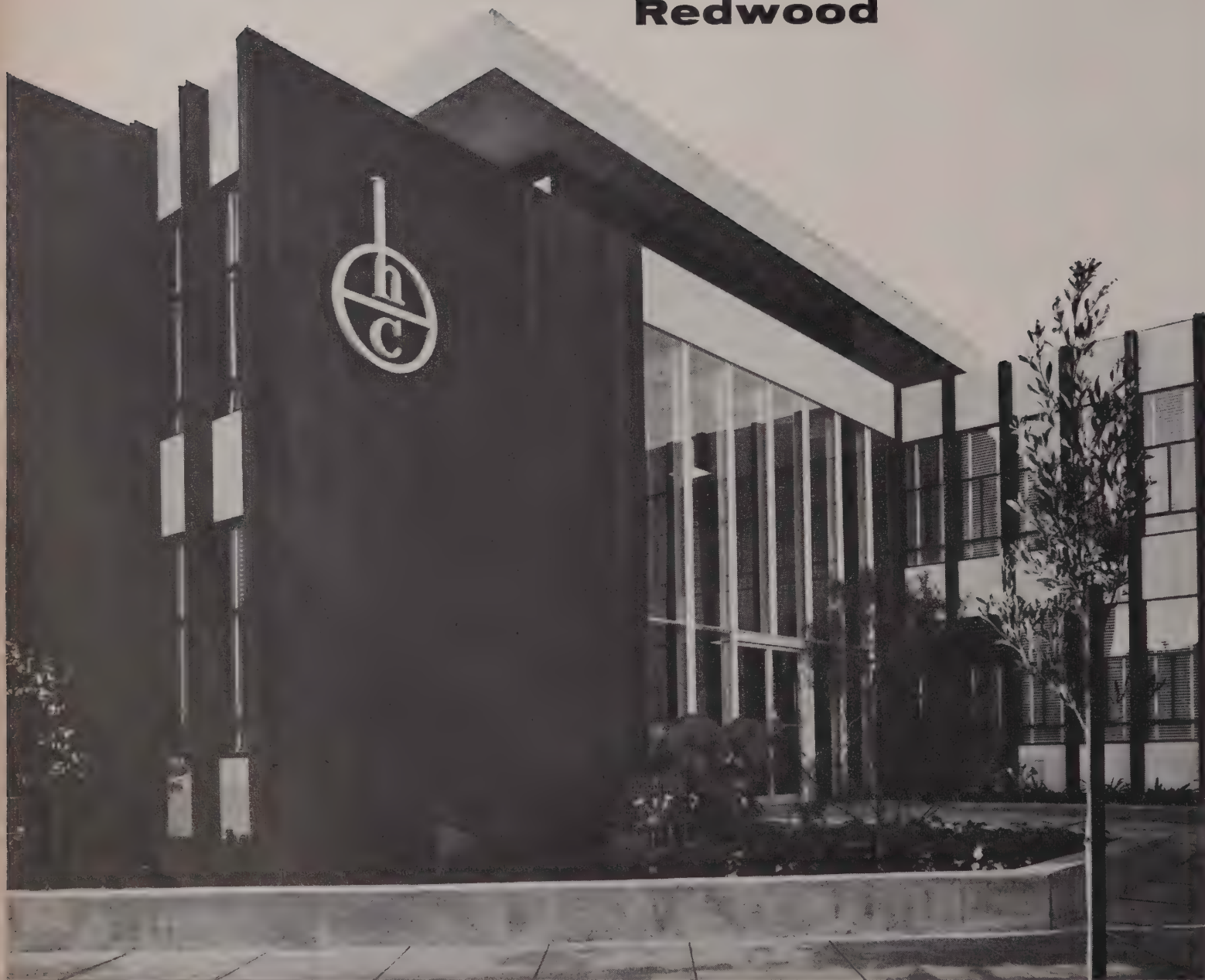
Builder: Schwartz-Yedor Building Corp.
Architect: John C. Lindsay,
Location: Santa Ana, Calif.

LIVING ROOM (a) roof structure is unusual: rafters meet over ridge beam, do not butt into it (see drawing, p. 156). Ridge beam is carried on 4x6 post in center of end wall. Fir ceiling continues beyond gable to form soffit. Room is vented by jalousies behind curtains, left.



for
tomorrow's
office
buildings, too...

California Redwood



Architects: Anshen & Allen

Photo: Roger Sturtevant

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Willits Redwood Products Company



Mr. Groom (left) discussing concealed wiring installation with Edward A. Smith of The Pacific Telephone & Telegraph Company

“Concealed telephone wiring is a profitable investment for builders”

— says Glen L. Groom, Builder, of Chabot Park, Oakland, Cal.

“I build houses by the dozens,” says Mr. Groom, “as many another builder does. Sometimes I have as many as a hundred going up at once. And in every one I invest in concealed telephone wiring just as I invest in concealed electrical wiring and other built-in facilities that modern home-buyers look for and want.

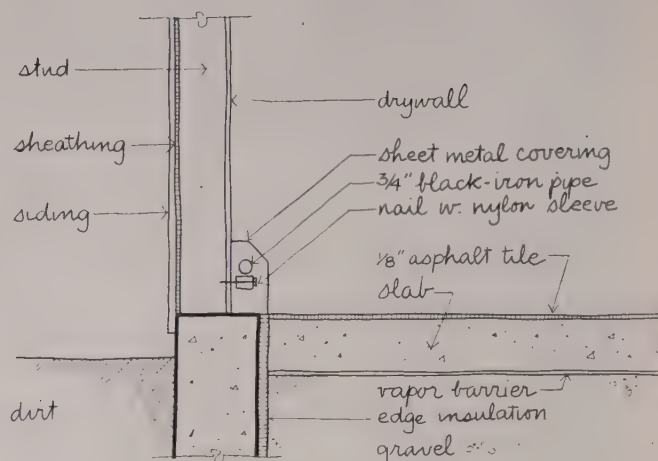
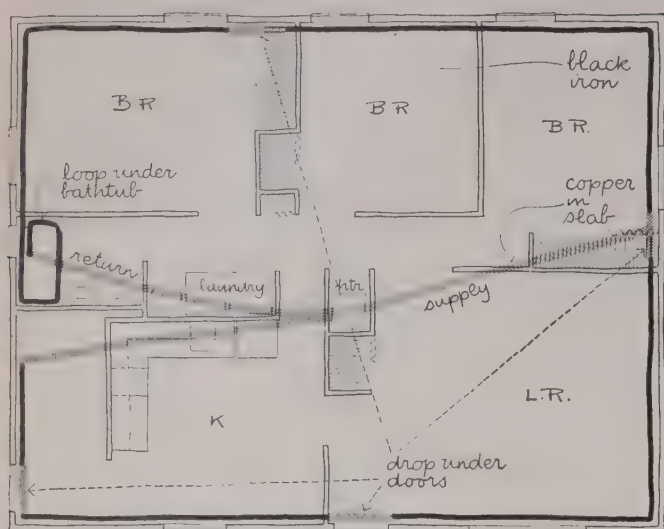
“Concealed telephone wiring is a profitable investment for me. It’s a salable item itself but, more important, it helps me sell my homes be-

cause it means added convenience, and preserves the finished beauty of the rooms. In a business where you’re constantly trying to second-guess Mrs. Smith and Mrs. Jones, concealed telephone wiring is a helpful sales feature.”

Your nearest Bell Telephone business office will help you with concealed wiring plans. For details on home telephone wiring, see Sweet’s Light Construction File, 3i/Be. For commercial installations, Sweet’s Architectural File, 32a/Be.

Working together to bring people together
BELL TELEPHONE SYSTEM





NEW "RADIANT RIBBON" hot-water system uses perimeter circuit of black-iron pipe. Sketch at right above: pipe support and cover.

This new wet-heat system costs less than \$350 installed in this house



A simple loop of black-iron pipe may start the biggest revolution in hot-water heating since Bill Levitt put radiant slabs under 18,000 houses on Long Island.

Bell & Gossett engineer Edwin Tidd, who designed the new radiant system, calls it "radiant ribbon." And that's all it is—a ribbon of plain $\frac{3}{4}$ " black-iron pipe, carrying 220° water, covered by a simple sheet-metal baseboard.

Biggest news: its low cost. The National Homes pilot installation diagrammed above cost \$348 installed with an oil-fired furnace, \$308 with a gas-fired furnace. That's only one-third the cost of many conventional wet-heat baseboard systems, less than even the most economical warm-air system. So the "radiant ribbon" may well be the wet-heat industry's answer to warm-air heating's monopoly (over 90%) of the new-house market.

Biggest drawback: it doesn't yet have FHA approval. That's because it doesn't meet accepted standards for radiation. But it *does* work in practice. As soon as engineers can prove *why* it works, the system will undoubtedly be approved.

The system has three essential differences from a conventional hot-water baseboard system.

- 1) There are no convection elements (i.e., finned tube sections).
- 2) The perimeter main itself is the heating element. This

eliminates the many risers and returns from a below-floor main needed in a conventional system, cuts labor costs sharply.

3) The new baseboard cover is a simple piece of sheet metal easily bent to shape, with no openings. (Note: even with 220° water in the pipe, the cover never gets above a safe-to-touch 160°.)

These differences can reduce hot-water heating system costs as much as 60%, mostly by cutting labor costs.

Installation is fast and easy.

Black-iron pipe is run around the perimeter of the house. Blocks hold it in place (top photo, opposite) until nails with nylon sleeves can be driven into studs (center photo) to hold it level at baseboard height. An in-the-slab copper supply main brings hot water from the boiler to a tee connection at the head of the perimeter circuit. Copper returns in the slab carry the hot water from loop ends to the circulator at the boiler. (Copper is used in the slab because it resists corrosion.)

At doorways along the perimeter, 2x4's are placed in the slab when it is poured. When pulled out, they leave a chase for $\frac{3}{4}$ " copper drop sections that carry the circuit under doors.

Square-head cocks, placed in the return lines at the boiler, control the flow of hot water through each circuit (the average one-story house will have two circuits, a split level

might have three or four). Sheet-metal covers (lower photo) are placed over the perimeter loop by snapping them onto metal brackets placed along the wall behind the pipe.

The new system uses the same boiler, circulator, and controls as a conventional hot-water installation.

National Homes figures total labor for installing this system to be 12 man-hours: 10 hours for plumbers to hook up boiler and place loop, 2 hours for carpenters to install nails for supporting the loop and to install the baseboard covers.

Here's the material list for the pilot job on the 1,000 sq. ft. house opposite:

1" supply	type K copper	23'
3/4" returns	type K copper	49'
3/4" drops (for doors)	type K copper	15'
1/2" feed to boiler	type K copper	14'
3/4" radiant loop	black iron	103'
6" base cover	sheet metal	100'
1 package boiler, burner, circulator and controls.		

The system defies accepted theory.

At present, this system falls far short of the mark set by the design procedures of the Institute of Boiler and Radiator Manufacturers. And FHA minimums are based on IBR requirements. But the ultimate acceptance of a heating system is based on the comfort it provides, and to date experimental radiant-pipe systems seem to upset accepted standards.

Here is an example: With 220° water, 3/4" black-iron pipe can radiate about 110 Btu per hour per foot. Design tables rate 3/4" finned-tube baseboard convectors at about 700 Btu per hour per foot. Under present criteria, this means that 7' of 3/4" black-iron pipe would be needed to replace each foot of finned tube. While there are important savings even in this simple substitution, there are already a number of successful installations in the Chicago area that use as little as two feet of black iron pipe for every foot of finned tube. These systems have been in for a year now, provide the same comfort as a conventional hot-water system, even in sub-zero weather.

Why does it work, when theory says it can't?

There's no answer yet, but here is today's best guess:

In the first place, heating engineers do not consider the tables infallible. "The heating effect of a radiator cannot be judged solely by the amount of steam condensed (Btu output) within the radiator," says the Heating-Ventilating Guide, 1956, p. 567.

Secondly, black-iron pipe carrying 220° water heats up the plaster or drywall just behind it. When the wall is heated, there is no loss of heat from objects and air in the room to the wall, because there is no temperature differential between room and wall surface. There is no metal backing on the baseboard cover to reflect heat rays from the wall. And the inside of the cover is painted black to allow more radiation into the room from the pipe.

Therefore, it appears that radiant baseboard pipe needs less Btu output to heat a room than the design tables require of a conventional system.

But experience also shows that this reasoning breaks down if the wall is not properly insulated. For ideal operation this type of baseboard heat requires a wall insulated so that its U factor, or heat transmission factor, is 0.15 or less. When outside walls are not insulated, the radiant pipe system is inadequate and bears out design table predictions.

On the other hand, tests in a well insulated Chicago house have shown that radiant baseboard pipe can provide an even higher comfort standard than finned-tube convectors, in spite of the tables. In this test, floor to ceiling temperature ran from 72° at the floor to 69° at the 8' ceiling on a sub-zero day last winter. The usual comfort standard calls for a floor no more than 3° colder than the ceiling. Black-iron pipe gives a higher floor temperature than ceiling temperature because it supplies radiant heat which travels in any direction.

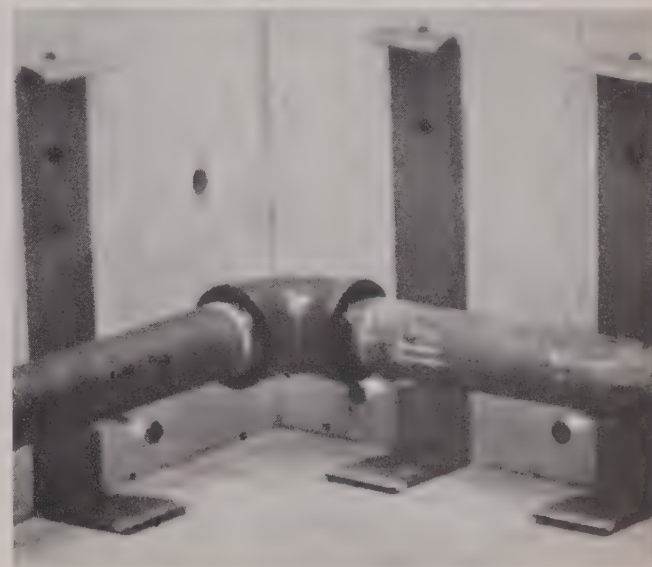
At the present stage of testing, FHA isn't ready to approve the new radiant pipe system. But with modification, it can be made to meet FHA's MPR No. 51.

To see how, turn to page 188



FIRST, BLACK IRON PIPE IS LAID . . .

The circuit of 3/4" pipe is supported all around the perimeter of the house on wooden blocks placed close enough together to eliminate sagging. National Homes prefabricates pipe assemblies.



. . . THEN PIPE AND COVER SUPPORTS ARE ADDED

Nails with nylon sleeves are driven into studs to hold pipe level at baseboard height. When they're in place, blocks are removed. Brackets for baseboard cover are slipped over, fastened to wall.



FINISHED INSTALLATION IS NEAT AND TRIM

Cover is simple sheet-metal shape which is snapped over bracket shown above. Small metal shape above baseboard cover is a cover for electrical conduit. See details on page 190.



1. PlyScord roof sheathing saves up to \$2.00 per square

Figure *all* the costs—material, time, labor, waste and nails—and you'll find you can offer your prospects the plus structural advantages of PlyScord at less net cost to you. Exact savings vary from area to area, but builders report $\frac{3}{8}$ " panels over 24" rafter spacing save \$2.00 and more per square. PlyScord roof decking goes down fast. Requires fewer nails. Stable, resists buckling. Finish roofing looks better, is easier to apply on firm, solid PlyScord decking.

For at lower

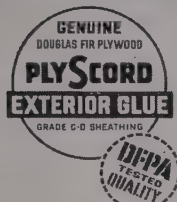
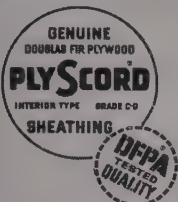


2. PlyScord wall sheathing saves 25% in labor costs

Large, light PlyScord panels save 25% and more in application time and costs. And because of its extra strength and rigidity (over twice as strong and rigid as diagonal lumber), you can omit conventional diagonal bracing. PlyScord's extra rigidity makes it ideal for shear walls in buildings with large glass areas, provides an added measure of protection in case of storm or earthquake.

FOR COMPLETE INFORMATION, specifications, design data, write for free "Plywood Construction Portfolio." (Offer good USA only.) Douglas Fir Plywood Assoc., Tacoma 2, Wash.

PlyScord, $\frac{3}{8}$ "-thick on 24" span, easily withstands 500 lb. concentrated load or uniform load of 30 lbs. per square foot. Construction meets FHA Minimum Property Requirements.



Two types of PlyScord are now available: Interior PlyScord (moisture-resistant glue) and PlyScord with Exterior (waterproof) glue line. Trademarks above identify panels produced under DFPA quality control program.

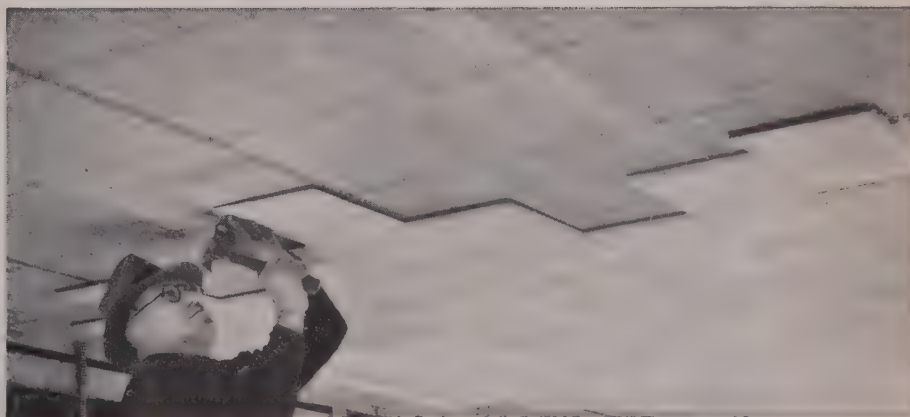
Tests on roof exposed two years show force of 85 lbs. required to pull cedar shingle from 5/16" PlyScord. In same tests, composition roofing was torn loose, leaving nails in plywood.



the best construction, in-place cost, specify PlyScord[®]

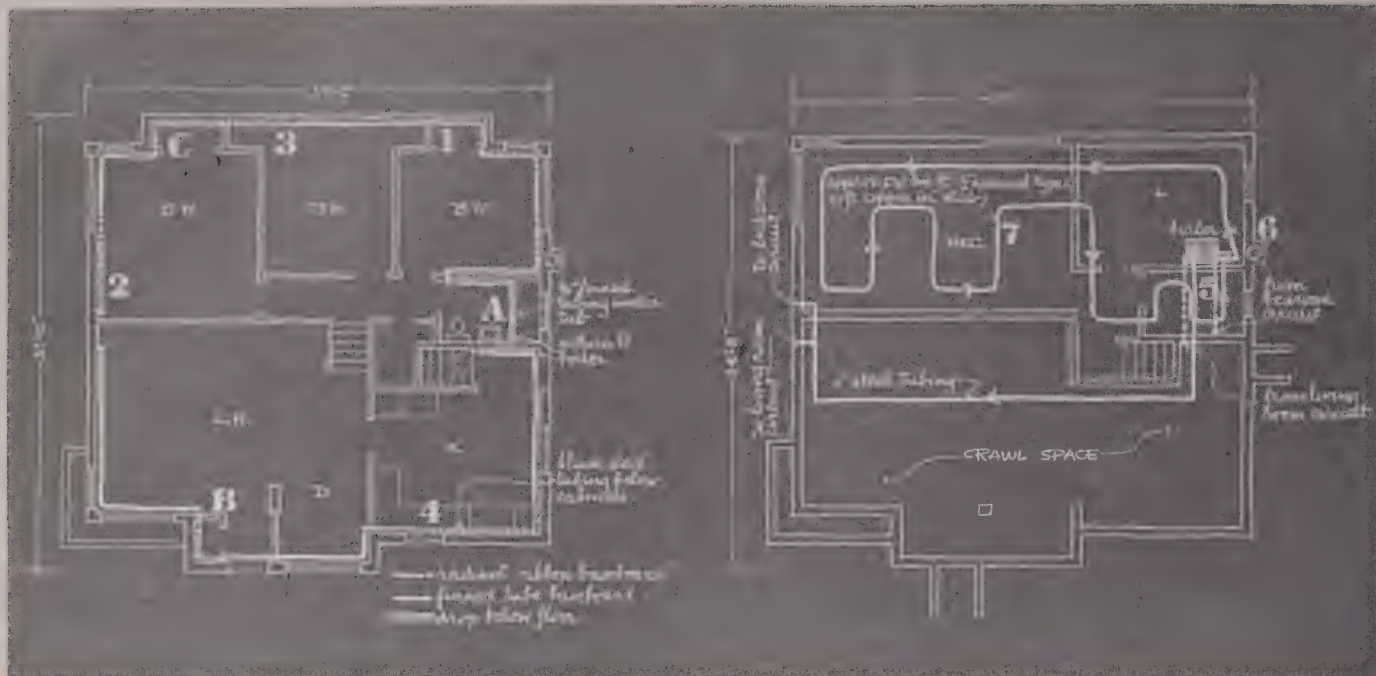
3. Use inexpensive PlyScord backing for tile, hardwood

Firm, solid PlyScord backing simplifies installation of finish wall and ceiling coverings such as tile, cork, thin paneling. Plywood's strength and stiffness makes them look better with no unsightly buckling. Easy to cut, fit and fasten, fir plywood grips nails firmly so they won't work loose to mar appearance of wall or ceiling coverings.



Fir Plywood

means quality construction



HEATING SYSTEM for this split level is in two circuits—one for the bedroom area and one for the living area. A one-inch main from the boiler passes through the crawl space to pick up the

two circuits. Black-painted steel tubing is coupled directly with finned tube under windows. Recreation room is heated by tapping hot return water at boiler, running it through radiant slab.

RADIANT-RIBBON HEAT:

Teamed with finned-tube and radiant-slab, it meets FHA standards

The house diagrammed above meets FHA Minimum Property Requirements with hot-water baseboard heat at less cost than the builder allowed for warm air. Warm air prices for this house in Morton Grove, Ill., were \$900. But by shopping around among local contractors, Builder Nick Rizzo got the three-way combination for only \$819.

Here are the seven ways heating contractor Howard Anderson kept his price down (see numbers on diagram):

1. He substituted black-painted steel tubing (9¢ per ft.) for finned tube in sections not under windows. With 220° water he could substitute 7' of steel tube for 1' of finned tube and be within MPR's.

2. His baseboard over the black steel tube was cheap and simple sheet metal bent to shape.

3. Since he used continuous perimeter circuits, he eliminated risers and returns to below-floor mains.

4. In the kitchen, he eliminated metal covers; simply let the steel tube run uncovered under base cabinets.

5. On the returns, he used square-head cocks (instead of automatically operated valves) to control heat flow in both bedroom and living room circuits.

6. He took his return water through a tee connection, drew off a supply for a radiant coil in the lower-level recreation room. On the trip through the baseboard circuit, hot water drops only 10° to 15° in temperature. So return water supplied to radiant coils is still at 205° to 210°.

7. Because water is still so hot, he can use much less than the normal footage of copper coil in the recreation-room slab. Coil was placed at the bottom of slab to eliminate hot spots.

Here are quality features the system gave the house:

A. A finned tube was placed under the bathtub lip. Extra cost: \$4. It keeps the tub warm and comfortable all winter.

B. Radiant-pipe baseboard in the front hall closet quickly dries wet and snowy coats.

C. Radiant-pipe baseboard in bedroom closets keeps clothes warm for comfortable dressing on winter mornings. /END



FINNED TUBE under lip of bathtub keeps the tub warm to the touch all during the heating season. Extra cost: only \$4.



RADIANT COILS placed under slab in recreation room carry 205° to 210° return water. Less coil is needed at this high temperature.



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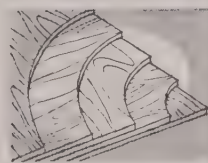
To qualify for DFPA grade-trademarks, manufacturers must pass rigid and *continuous* inspection of current plywood production. In addition to these on-the-spot mill checks by DFPA quality supervisors, thousands of samples undergo scientific testing in DFPA laboratories. *Use of grade-trademarks may be withdrawn if quality is not satisfactory.*

**right grade, right
quality for every job**

DFPA grade-trademarks are specification guides to the *right* grade for a specific job. Only genuine DFPA quality-tested panels bear DFPA registered grade-trademarks. *There are imitations. Don't be misled!*

Be sure you can tell the difference.

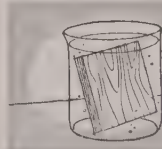
Send for the DFPA Quality Story—a portfolio of grade-use data and a step-by-step description of the DFPA quality control program. Write Douglas Fir Plywood Association, Tacoma 2, Washington. (Offer good USA only)



← Proper construction—
inside and out



↑ Adequate strength,
rigidity and stiffness



← Dependable glue-line



DFPA grade-trademarks
mean quality

Fir Plywood

*DFPA stands for Douglas Fir Plywood Association, Tacoma 2, Washington—a non-profit industry organization devoted to product research, promotion and quality maintenance.

New surface-mounted wiring system can cut costs in half

In code areas like Chicago where thin-wall conduit is specified for electrical systems, this raceway wiring system may cut costs from the \$400 to \$500 level to something like \$240. National Homes, the designer, quotes this price for wiring the house shown in plan at right.

Further, this surface-mounted raceway looks like a natural for the sandwich panel construction predicted for tomorrow's houses. Sandwich panels are exactly engineered, and unless wiring is built into these panels in the shop, some kind of surface-mounted wiring like this will have to be used.

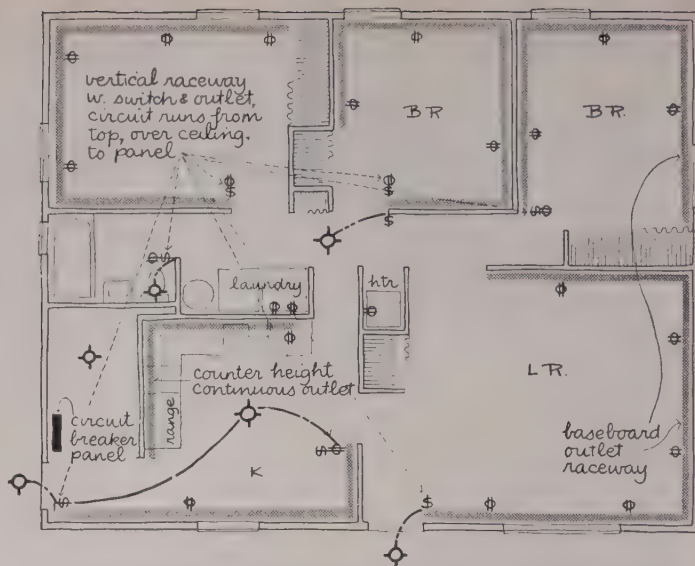
The cost reduction is almost all in labor.

The two-piece raceway is put in place *after* walls are finished and before they are painted (see photos, right). Labor is saved in two principal ways: 1) no time is used placing conduit and fishwire in wall framing, and 2) no difficult screw connections have to be made for base outlets. With the bottom section of the raceway nailed in place, plastic insulated wire is dropped into the raceway. Ends are stripped $\frac{5}{8}$ ", shoved into simple prong connections in the porcelain outlets (top photo).

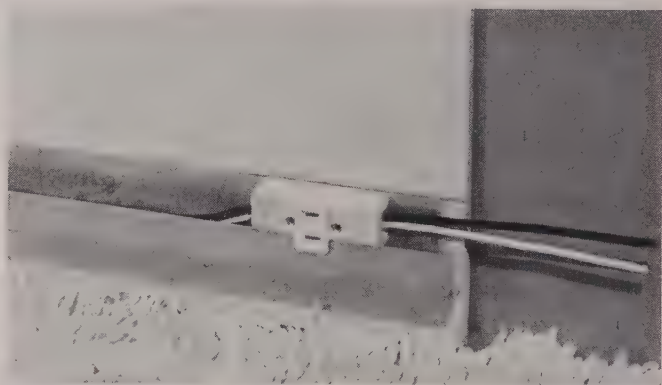
Wiring from the main panel is carried by above-ceiling conduit to the top of a vertical raceway that doubles as door trim (see sketch below). Switches (and, in bathrooms, outlets as well) are put in this "trim." At the bottom of this vertical raceway the circuit runs into baseboard raceways./END



SWITCH LEG is in vertical raceway that doubles as door trim, runs to ceiling to pick up circuit in conduit from main panel.



SURFACE-MOUNTED RACEWAYS cover every room except bath. There's one circuit for range, another for laundry and heater.



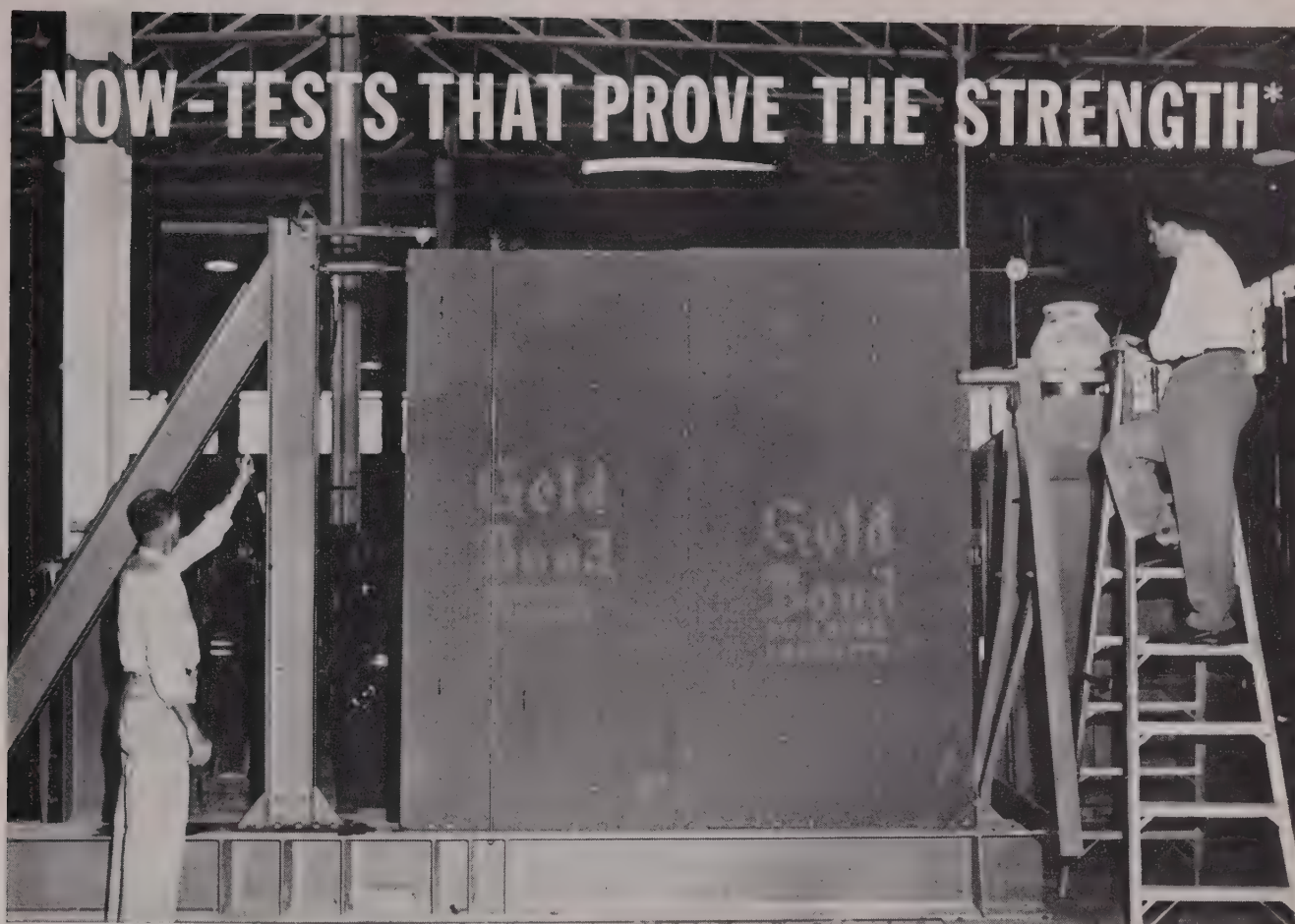
FIRST STEP: wire is dropped into raceway. Outlet fixtures make prong connection with stripped ends of wire. No screw terminals.



SECOND STEP: top of sheet aluminum raceway is snapped into place. No time-consuming operations with a screwdriver here, either.



FINISHED RACEWAY sits just over baseboard radiation cover (see page 185). In a production model the two could be combined.



***New ½ inch Gold Bond BRACE-WALL Sheathing meets F.H.A. requirements without corner bracing**

Here's the picture that proves the product! This racking test proves that Gold Bond's new *half-inch* Brace-Wall Insulation Sheathing meets the F.H.A. requirements as outlined in their Circular No. 12, revised January, 1957.

This means that now you can *eliminate corner-bracing*, using ½" Brace-Wall Sheathing, and still meet F.H.A. standards! It means more savings on every house you build—*plus* the labor savings you get from applying panels instead of boards!

Your houses have better insulation value when you

build with Gold Bond Insulation Sheathing. *You save* on heating and air-conditioning equipment—the *buyer saves* on heating and cooling bills, too.

These racking tests have been authenticated by Pittsburgh Testing Laboratories. The results are on file with the F.H.A. in Washington—and every F.H.A. field office has been notified. All new ½" Brace-Wall Sheathing is asphalt-coated *and* impregnated.

Call your Gold Bond® representative for more information—or write Dept. HH-117, National Gypsum Company, Buffalo 2, New York.

INSULATION SHEATHING

NATIONAL GYPSUM COMPANY





Place plants big trees to boost curb appeal of new homes

Big trees give the new homes above an established look. Yet the trees, too, are new to the site—were transplanted by the builder, Place & Co., South Bend, after the houses were finished.

"Today's prospects often balk at the barren appearance of new developments, says Andy Place. "To win them over, we plant two or three large (5" to 8") trees in front of our houses."

Sounds fine, you may say but what about the extra cost?

"Well worth it," says Place. "We've found that lots with trees sell much faster than those without them. And that's something you can't overlook in a slow market."

Place used to pay \$80 apiece for trees, but expects to trim that figure to \$40 or \$50. Here's why:

Formerly the builder's trees were supplied and planted by a nursery. Now Place & Co. gets trees from its own property and does its own planting.

"The trick," Place explains, "is to hold down your moving expenses. You've got to find trees that are not too far from the plot on which you want to replant them."

When Place's crews grade new lots and build new roads, they are careful not to bulldoze likely trees out of the way. Instead, they dig up the trees, then move them to nearby finished homes. Best time for transplanting is the spring or fall.



H&H staff

These three extras keep sales from sagging in a slow market

Oklahoma City's Joel Coley offers his buyers brick barbecues, summer houses and even hand tools.

Coley puts a barbecue in the backyard of every house selling for \$12,500 or more (left photo shows barbecues before fencing went in).

He builds a summer house, or gazebo, behind each home of \$15,000 or more.

He finishes off every garage inter-

ior, then nails up a pegboard and hangs \$25 worth of hand tools and garden equipment on it. This extra touch draws as much comment from men as kitchen built-ins get from women.

"Most second-time buyers never owned a good saw or good hammer," Coley notes, "and most of them are looking for an excuse to get rid of their old garden hose. What's more, the

finished garage looks like another room."

Do these ideas work? Idea man Coley—who took out \$510,000 in permits in one week last summer—says it's the extras he offers that keep up his sales volume in a dormant market.

"And we figure they don't cost us anything," he adds, "because we're selling when a lot of builders aren't."

continued on p. 194

Greatest freedom from shrinkage starts with Redwood itself—



Each unitized stack is made up of lumber in classifications according to green weight, and remains in the yard until moisture content reaches a specified range.



By the time lumber leaves the kiln, moisture has been pulled down to an average below equilibrium, and some surface moisture returned to stabilize equilibrium through each board.

—but it takes these extra steps in the manufacture of **PALCO Architectural Quality Redwood** to bring out this natural advantage

Redwood has less shrinkage and swelling—greater dimensional stability than any other domestic commercial wood — *if it is properly dried*. Drying down to about 28% moisture content merely removes free water in the wood cell cavities. The cell walls are still saturated.

Shrinkage starts at about 28% and continues until the point of equilibrium with air is reached. Air drying alone won't achieve this goal.

PALCO *Certified Dry* Redwood provides three *extra* steps to assure proper humidity uniformly distributed *through* each board.

- 1 Selective air drying up to 24 months according to green weight, bringing *all* lumber to a specified humidity range *before* it enters the kiln. (See example chart below).
- 2 Controlled kiln drying, depending on condition and thickness, from 6 to 25 days at specified temperature progressively applied.
- 3 PALCO goes one step further. When the center of the board approaches moisture equilibrium, surfaces are too dry, and would be distorted by re-absorbing moisture from air. PALCO Redwood is therefore left in the kiln for a final *extra* process to rebuild surface moisture to atmospheric equilibrium—producing the most stable lumber known. This is one of many premium PALCO features—at no extra premium in cost—and you know it will stay in place.

EXAMPLE: Selective air drying schedule for 2" lumber

Classification	Average Green Weight	Approx. Air Drying Time
LIGHT	3 lbs./bd. ft.	9 to 12 months
MEDIUM	4½ lbs./bd. ft.	12 to 18 months
HEAVY	6 lbs./bd. ft.	18 to 24 months



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State _____



John Long's Futurama of new homes wows them in Phoenix

John Long, the Phoenix ex-GI who has become a building-industry legend (see H&H, Feb. 57), is scoring again. His latest sales booster—the Futurama (above)—pulled 115,000 visitors and sold 157 houses in the first ten days it was open.

Now Long, who built his first house

in 1947 with his wife's help, expects to sell close to 2,000 homes this year—almost double his 1956 volume.

No hit or miss show, the Futurama was kicked off by a barrage of advertising and publicity (one gambit: Long gave the city land for a golf course to be surrounded by Long-built homes).

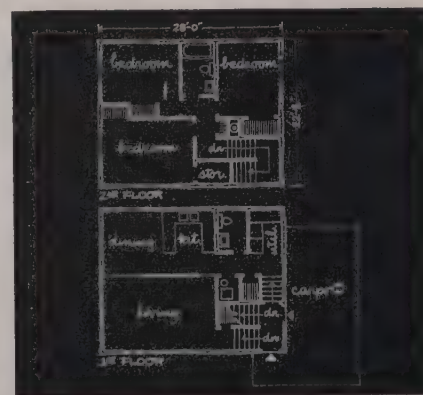
The Futurama shows seven of the 37 models in Long's rapidly widening price range (now \$8,995 to \$21,500). Stand-outs are his "Spacemaster," a best-selling carryover from last year, and the new *Better Homes & Gardens* "Idea Home." But the star is his "Horizon House" (see p. 90 for details).



This house, without land, sells for \$7.05 a sq. ft.

Even in high cost Detroit, this 1,250 sq. ft. prefab can be built for \$8,807 (including \$3,700 for the prefab package), says Modern Homes.

Modern Homes designed the two-story model with Builder Joe Slavik. Their aim: low cost. The first floor is several feet below grade, the entrance on a split level between the first and second floors.



Here's a way to stop dry-wall nail popping

In Berea, Ohio, Bob Schmitt's dry-wall crew prevents nail popping by sponging gypsum wallboard (left photo) on the line where nails will be driven.

The gypsum board absorbs water fast. Nails can then be sunk deep into it without cracking the surface. Dimples around nail heads (right) are filled with plaster. Result: even if there is some popping, it does not show./END



H&H staff

NEW!

Cut laying time 50% with **Micro-Match**

DOUBLE-WIDTH, UNIFORM-LENGTH PRE-SANDED OAK FLOORING

There's no time-consuming "jig-saw puzzle" assembly job with new **MICRO-MATCH** . . . just draw it up, nail it down and you're ready for the next precision-fit piece. Double-width **MICRO-MATCH** is pre-sanded, yet requires no easing of the edges, and is available in uniform 8' - 10' - 12' lengths . . . **NO SHORTS!** The composite nature of the **MICRO-MATCH** plank gives it extra strength and stability. Precision tongue-and-groove and end-matching. Two beautiful grades. Monarch and Signet, in white or red oak. America's newest, finest, oak flooring . . . precision-engineered to cut laying time 50%.

MICRO-MATCH

WRITE TODAY

For more information and colorful brochure which gives you the complete story.

CONVENTIONAL FLOORING

Illustration shows identical board feet of conventional and **MICRO-MATCH** flooring.

MILLER BROTHERS CO., Inc. • P. O. BOX 540-E2, JOHNSON CITY, TENN.



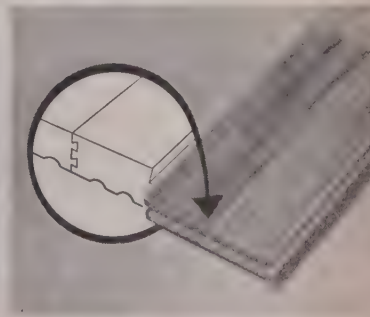
Typical time-consuming assembly job with odd lengths and shorts found in conventional flooring.



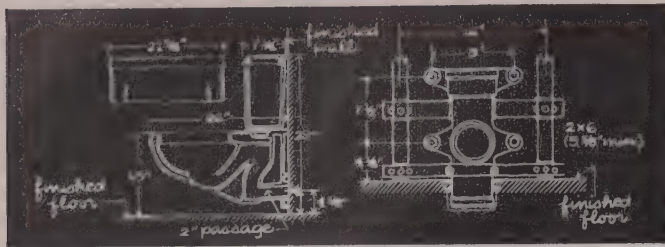
Ease of assembly, drawing-up and nailing **MICRO-MATCH** is illustrated above.



Single **MICRO-MATCH** plank on left contains same number of feet as conventional flooring on right.



Close-up of the pressure-bonded double-dovetailed joint that gives **MICRO-MATCH** its strength and double-width.



Here's newest entry in the wall-hung toilet field

A. American-Standard has come on the market with a residential wall-hung toilet—first of its kind to have close coupling, tank in full view. It meets these recommendations of the H&H Bathroom Round Table:

1) It fits a 32" module. Drawing shows how carrier is bolted to studs 16" o.c.

2) It requires no more than an 8" bathroom wall (actually, it can be installed in a 6" wall).

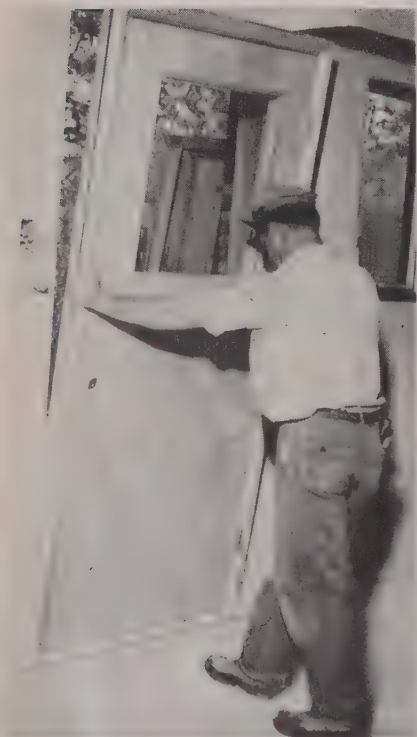
3) At \$117.80 in white, \$157.20 in eight colors, it costs "not over \$40 more than ordinary toilet." These prices include seat, stop to wall, and flexible tube riser. Wall carrier is \$21.10 extra.

Exposed-tank design could make possible economical back-to-back installation of a unit on either side of a normal-thickness (6" or 8") wall. But this won't be possible until American-Standard brings out its carrier that will support two units and the heavy load of water in two tanks.

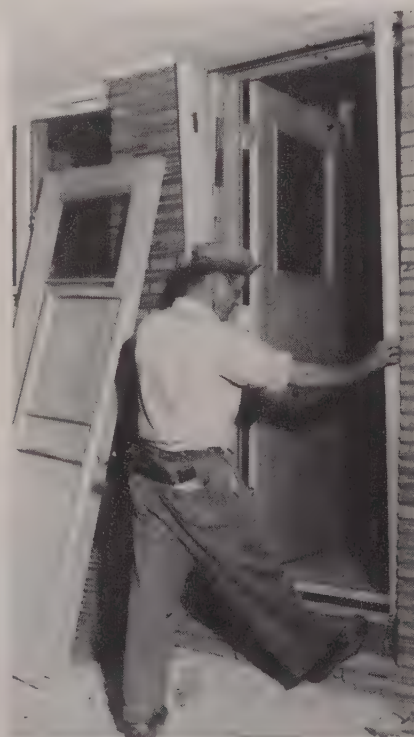


Since the unit has horizontal discharge, drainage collection can be above the floor, in the wall behind the unit. And since the floor underneath is clear (at its lowest point, the unit is 1½" off the floor), cleaning is easy and flooring can be installed without fitting around toilet base. Tank is standard size: 12" h., 21" w., 7" deep. Bowl is 15" h., projects 26". American-Standard Plumbing & Heating Div. New York City.

At last—a pre-hung exterior door unit that fits most wall thicknesses



INTERIOR HALF is tilted up into opening, dropped into sill notch. Weatherstripped aluminum threshold springs down to grip the finish floor.



EXTERIOR HALF is slipped into groove. Trim laps over butting strips, is nailed flat to it. Frame hides any construction scars on the butting strip.

B. Ready Hung Door's new unit has licked the old problem of varying wall thicknesses by using a butting strip combined with an adjustable jamb. Thickness of the butting strip varies depending upon the exterior wall thickness. Combined thickness cannot be less than 5½" nor more than 6¾".

The new unit is delivered completely assembled at the final stage of house construction after all walls are complete and finished floor has been laid. And it can be installed in just about 30 minutes.

The door unit is delivered in one package which contains:

1) A 1¾" or 1⅝" entrance door in any popular size, style or specie, with or without lights, hung on three 4" x 4" full mortise brass butts.

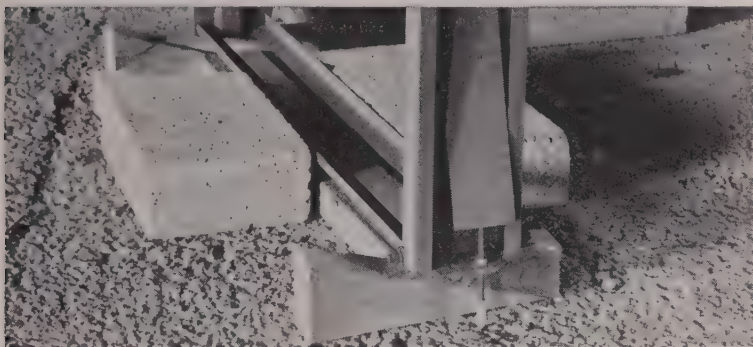
2) A 1⅝" screen or combination auxiliary door in any popular style or type, hung on three 3" x 3" full mortise brass butts, mortised for lock which is included.

3) Frame, including the adjustable jamb for a rough opening built as specified, interior and exterior trim, sill, metal threshold with vinyl weatherstrip and side and top weatherstrip. You can get units with or without sills, depending upon local practices. Ready Hung Door Corp., Fort Worth.

continued on p. 198

Contractors speed fastening with *Shure-Set*® tools!

"SHURE-SET and RAMSET® have speeded up many fastenings in concrete and masonry," says Bruce Meyer, building site representative for general contractor Geo. A. Fuller Co.



Geo. A. Fuller Co. use SHURE-SET threaded studs with extension couplings in anchoring door bucks for a new 23-story Cleveland office building.



The Feldman Bros. Co., steamfitters, use a chain held by SHURE-SET wire loop fasteners, to support radiators. There's no drilling necessary.



Johnson Service Co., temperature control installers, anchor twin control tubing with SHURE-SET. Drives into hard concrete without a cartridge.

SHURE-SET is the new hammer-in fastening tool that drives like a nail, holds like an anchor in concrete and masonry. Uses no outside power but makes hammer power more effective. Low in cost, high in efficiency. Sold by RAMSET dealers, listed under "Tools" in your phone book.

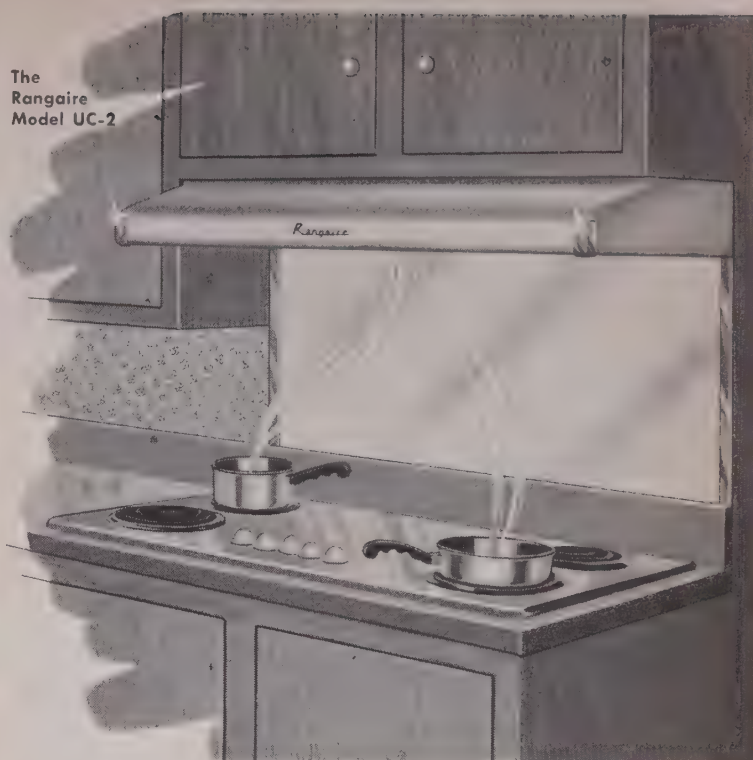
Shure-Set
Trademark

HAMMER-IN FASTENING TOOLS
PATENTS PENDING

BY THE MAKERS OF **Ramset**® PRODUCTS

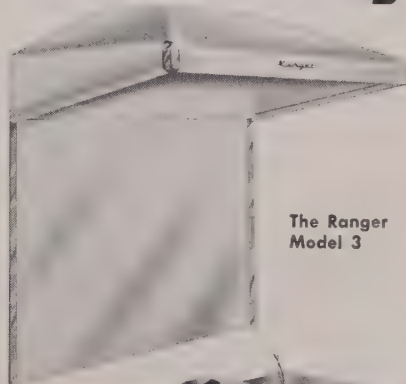
Ramset Fastening System

WINCHESTER-WESTERN DIVISION
OLIN MATHIESON CHEMICAL CORPORATION



World's most complete line of
kitchen stove hoods, featuring the

Rangaire



The Ranger
Model 3



The Ranger
Model
UC-656



The Rangaire Island UC2



The Rangaire, above, is the fastest selling kitchen stove hood on the market. Its decorator styling, efficient squirrel cage-type exhaust unit, permanent-type aluminum foil filter, chrome trim, frosted light panel and stainless steel grille have sales appeal home builders and remodelers can't resist. Investigate the Rangaire...and the complete Ranger line...for better business sake!

**Baked Enamel in All
Major Appliance Colors
— In All Sizes**

Write for illustrated literature
showing all models, specifications
and prices.

ROBERTS MANUFACTURING COMPANY • CLEBURNE, TEXAS

Please send information on complete line of
Island Type • Canopy Type • Custom Made Hoods

NAME _____

ADDRESS _____

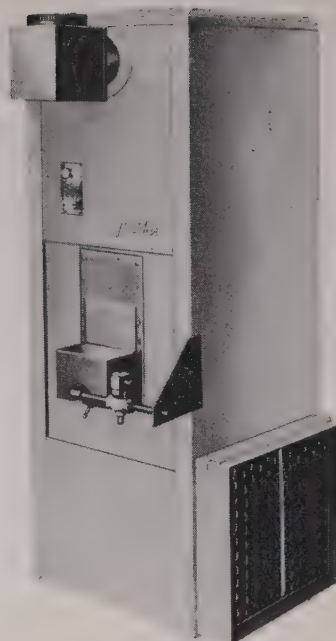
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NEW PRODUCTS

for further details check numbered coupon p. 220

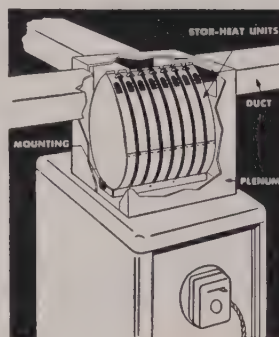
Here are four new products to heat, to store heat, to humidify, and to cool

C. Thatcher winter air conditioner (Model 554) is gas-fired, 67" h., 23" square. It has a single port, up-shot gas burner claimed to give maximum heat with minimum fuel. Among its other features: a recessed burner compartment said to provide better burner alignment, and an optional automatic humidifier. AGA approved, unit has a Btu output of 80,000. Thatcher Furnace Co., Garwood, N.J.



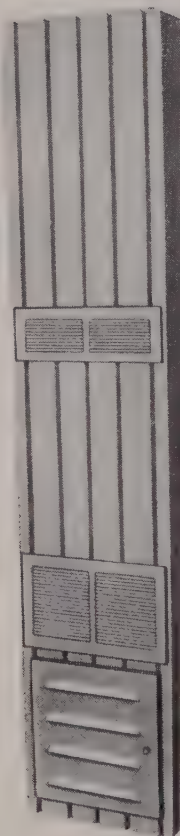
C. THATCHER FURNACE

D. Stor-Heat units are teardrop shaped metal containers, filled with sand, that can be mounted inside plenum of gas/or oil-fired forced-air furnaces. They absorb heat when furnace is on, continue to warm air coming from blower after furnace is shut down. Company claims units can reduce heating costs in most homes as much as 20%. Stor-Heat units are shipped kd, filled with sand when installed. No controls or wiring are needed. A.M. Hexdall Co., Morris, Ill.



D. STOR-HEAT UNIT

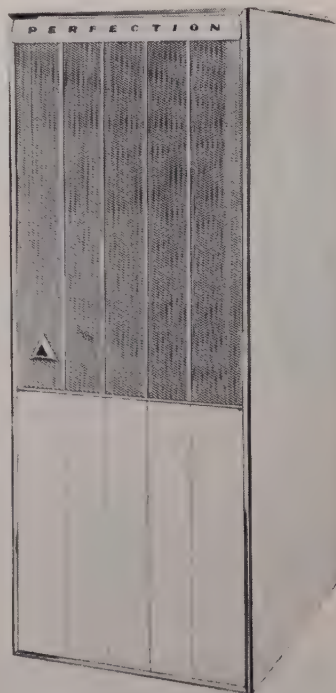
E. Empire gas wall furnace draws in cool air near ceiling, discharges warm air near baseboard. It comes in two packages: "in-wall" section can be installed during construction or remodeling; cover fits on later. Units (16" w., 75" h.) have Btu output rating from 26,250 to 48,750. Controls, burner and heat exchangers are accessible from front; safety controls include cut-off type pilot, fan and limit controls. Both single and dual models available. Empire Stove Co., Belleville, Ill.



E. EMPIRE WALL FURNACE

F. Perfection furnaces are available in six new gas models. All are 56" h. (76" with cooling coil), 29" d. Width varies with capacities which range, from 75,000 to 200,000 Btu. The new furnace combines three-stage firing, modular heat exchangers and a patented "Regulaire" system which controls air flow and cooling. Cooling units can be put into the initial installation or added later. One thermostat controls both heating and cooling operation.

A new insulating principle using an aluminum-finish metal baffle radiates heat back into furnace, is claimed to do away with the need for bulky, heat-absorbing insulation. The metal baffle is ridged to eliminate booming or "oil canning" as the furnace heats and cools. This development also makes possible zero clearance installation without affecting efficiency. Air return can be from bottom, back or either side. Ductwork, piping and wiring can be hidden from view, but are accessible from the front. Front panel has an aluminum finish expanded-metal grill and white baked-enamel bottom panel with chrome trim. Perfection Industries, Div. of Hupp Corp., Cleveland.



F. PERFECTION FURNACE

continued on p. 200

A GREAT HOME SELLING FEATURE
WITHOUT EXTRA COST!

STEWART-WARNER

"MODERN BUILDER"

HEATING-COOLING AIR CONDITIONER



"MB" Conditioners built into closet with zero clearances on 3 sides, with lower side griller removed to show stub duct through wall.

Gas models AGA approved; Oil models Underwriters' Laboratories approved.

Gas fired "MB" with Evaporator Cooling Coil.

Oil fired "MB."

INSTALLS WITH **ZERO** CLEARANCES

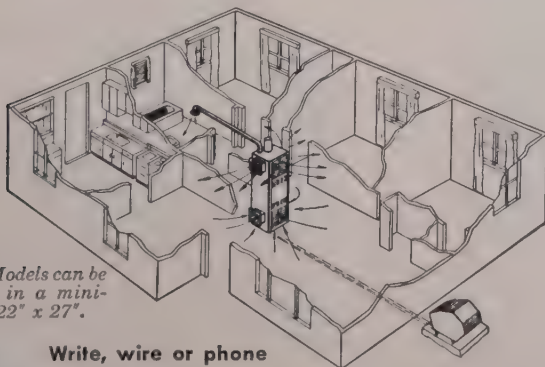
The Stewart-Warner "Modern Builder" permits adding extra values without overshooting cost limits. It meets every conceivable installing situation...with exclusive features which assure satisfaction to the owner and relief from service troubles to the builder.

The "MB" is a revelation of ingenious designing...offers really *simplified* year 'round air conditioning. Summer cooling can be provided at the time of installation or at any time thereafter.

This *added sales feature* can be offered without extra expense. The same casing, blower, supply and return ducts are used for both heating and cooling...the Remote Condensing Unit may be installed in any convenient outdoor location.

COMPLETE VERSATILITY OF AIR DISTRIBUTION

"MB" design permits innumerable variations in locating supply and return air ducts to suit all types of house construction.



"MB" Models can be installed in a minimum of 22" x 27".

Write, wire or phone
for full details.



STEWART-WARNER CORPORATION
HEATING AND AIR CONDITIONING DIVISION
Dept. AW-117, Lebanon, Indiana

a VIKON idea...



This unusual kitchen whose walls gleam with the polished grain of nonreflective stainless steel...

deserves a VIKON tile...

For Vikon Tile is metal and ever so light! It needs no elaborate structural support. Heat cannot affect it. And it cuts easily, bends without cracking.

Softly rolled bevels gleam with rich high lights, giving you interesting new visual effects.

And of all the Vikon Metal Tiles there is none quite...

like Stainless Steel...

Use this Vikon Tile anywhere—outdoors, indoors! Acids, steam, alkalis won't harm it. Vikon Stainless Steel Tile is grained, doesn't reflect. Beautiful and practical for laboratories, washrooms, behind kitchen stoves, in showers, factories—anywhere and everywhere you might wish.

A single square foot weighs only 10 ounces—with mastic only 18 ounces!

From any point of view—architect's, builder's, home owner's or dealer's—it's hard to resist the advantages of any of these VIKON METAL TILES:

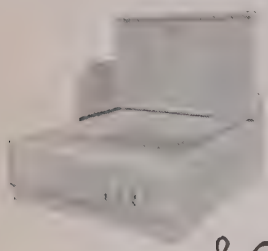
PORCELAIN ON ALUMINUM • ENAMELED ALUMINUM • CHROMATIZED STEEL • STAINLESS STEEL • SOLID BRASS • SOLID COPPER

Vikon Tile Corporation
Washington, New Jersey, Dept. H-117

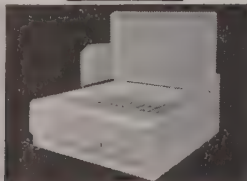
Please send me the complete story on the new Vikon Stainless Steel Tiles.

- ☐ Distributor NAME.....
- ☐ Dealer ADDRESS.....
- ☐ Contractor CITY.....ZONE.....
- ☐ Architect STATE.....

Stanthony
really melts
sales resistance!



Watch sales resistance disappear when you point out the Stanthony Built-In Barbecue. Here's an appliance that conjures up visions of easy living in the modern manner... of tangy barbecued foods done to a turn with perfectly controlled heat. And when it comes to clean-up, you have even more selling points. Stanthony eliminates messy charcoal, features a back splash to keep walls clean, a drip-pan, and a grill that can be washed in the sink. Steer your next prospects to the Stanthony Built-In Barbecue first... and watch how easy it is to make the sale.

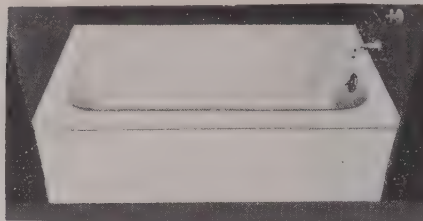


Stanthony
BUILT-IN BARBECUES
Manufactured by Stanthony Corp.,
5341 San Fernando Road West,
Los Angeles 39, California

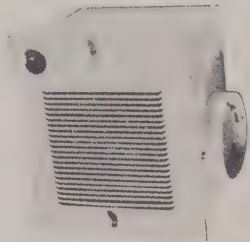
Also makers of
The Stanthony Ventilating Hood
the best way to ventilate a kitchen

NEW PRODUCTS

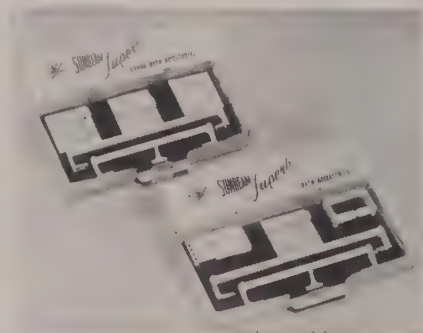
for further details check numbered coupon p. 220



a. New "Fremont" tub needs a space only 4½' long, but has as much room inside as a 5' tub. How come? The Fremont's interior has a straight front and back instead of the usual sloped ends. Tub has free-standing construction, a tilting-in flange. You can order it with right or left outlets. \$76.30 in five colors—sky blue, sea green, coral, sandstone, pearl gray; \$69.35 in white. Height is 16¼". Briggs Mfg. Co., Warren, Mich.



b. Bathroom ceiling blower has an automatic humidity-control knob which, maker claims, needs only seasonal setting for continuous steam-free operation. Designed especially for remodeling work, the unit can be installed from inside the room (the duct flange at right of unit can be removed and mounted from inside the box after unit is in place). Blower is equipped with automatic overload protection. 8 5/16" l., 6¾" w., 6½" across top and bottom. Price is about \$43.95. Less for manually operated model. West Wind Corp., Seattle.



c. Plastic bathroom accessories come brightly packaged for two types of installation—recessed or surface-mounted. You can get these kits in two sets of colors—one set matches makers' six most popular wall tiles, the other matches the nine colors of Crane Co.'s bathroom fixtures. Each kit includes mounting brackets, instructions, and rust-proof screws. Recessed mounting kit costs \$15.70; surface mounting kit is \$12.90. Items are also available as open stock. Sunbeam Plastics Corp., Evansville, Ind.

continued on p. 201

What makes this paneled
room "different"?



It's the beauty and charm of Appalachian Hardwood solid panels... no substitute can match them.

Appalachian
HARDWOODS

For the nicest room in the house, most homeowners and builders agree that there's nothing else quite like beautiful natural solid Appalachian hardwood paneling. And in such a room, no other paneling can be as satisfactory... as rich, as warm, as durable... as *solid* paneling in Appalachian Hardwood.

It's inexpensive enough for moderately priced homes... yet the warm patterns of Appalachian Hardwood add distinction to the most expensive. Handles easily in millworking; just two coats of wax keep it beautiful for a lifetime.

Available in Hard Maple, Red Oak, Chestnut Oak, White Oak, Birch, Yellow Poplar, White Ash, Butternut and Beech.



Write for **FREE**
Color Brochures
& Specifications.



Look for this Certificate of Origin, available from members of AHMI. It is your assurance of authentic Appalachian Hardwoods.


APPALACHIAN HARDWOOD
MANUFACTURERS, INC.

414 Walnut Street Cincinnati 2, Ohio

A trade association proudly representing the Appalachian Hardwood producing industry.

**THIS MARK
OF QUALITY**
adds
**much more value
and sales appeal to**

YOUR MODEL HOME



install
RAYNOR DOORS
**the brand name every
buyer knows and respects!**

The quality of your model home is greatly enhanced when prospective buyers see the name RAYNOR on the garage door. Your reputation for using first class materials throughout the house is immediately established . . . your homes take on added sales appeal. RAYNOR doors are designed and engineered for a lifetime of service and lasting customer satisfaction. Install RAYNOR doors for faster sales!



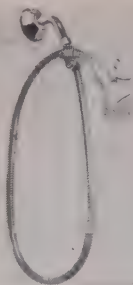
Raynor Manufacturing Company
Dept. HH-1157, Dixon, Illinois
Please send descriptive literature and the
name of my nearest Raynor representative.

Name _____
Street _____
City _____ Zone _____
County _____ State _____

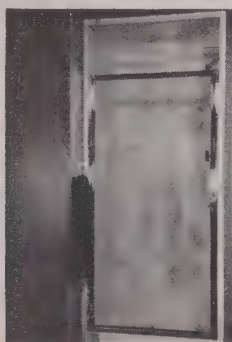
**BUILDERS OF A COMPLETE LINE OF
WOOD SECTIONAL OVERHEAD DOORS**

NEW PRODUCTS

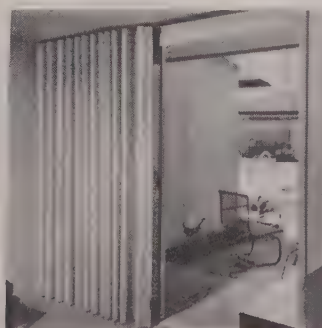
for further details check numbered coupon p. 220



d. Perma-Jet shower fixture is made of a flexible stainless steel cable with an adjustable holding clip and a DuPont "Zytel" nylon shower head. The clip allows the cable to be looped at any height desired, so a whole family can have a shower made-to-order to individual heights. By flicking the single valve on the corrosion-resistant shower head, you can change spray jets from hard to soft without affecting water temperature or mixture. About \$23. Webb Industries, Inc., Bay Village, Ohio.



e. One-piece shower stall, 32" x 32" x 80", comes in four colors. Glass fiber stall has a non-skid floor, built-in soap-dish, and drain with removable chromium-plated strainer. Shipping weight is about 100 lbs.; retail price is \$175. National Fiberglass Corp., Gilroy, Calif.



f. Woven-wood shade is designed as a companion piece for sliding glass doors. The shade fits standard 6'8" or 8' heights; comes in 4', 6', 8' and 10' widths. "Sundor" operates like a folding door, opens from either side and stacks to either side for full view or easy entry. Brass and nylon hardware is used with a steel overhead track 6" wider than opening size. Shade comes in 12 colors. Aeroshade Co., Div. of Consolidated General Products, Inc., Waukesha, Wis.

continued on p. 204

Stanthony
"wraps up"
the sale!



In the kitchen, more than anywhere else in the home, your customers demand the ultimate in beauty, convenience and quality. That's why you wrap up more sales faster when you show them a Stanthony Ventilating Hood. Stanthony's an eye-catcher for beauty . . . a snap to operate . . . and Stanthony embodies all the quality features your customers want. So wrap up the sale fast with a Stanthony Ventilating Hood.



ADVERTISED IN
LIFE

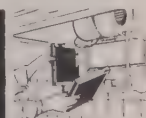
Stanthony

VENTILATING HOODS

Manufactured by Stanthony Corp.,
5341 San Fernando Road West,
Los Angeles 39, California



Two-speed, twin-wheel blowers move more air quickly, quietly, efficiently. Unit easily removed for servicing.



All power automatically cut off when housing is unlatched. Safe for children.



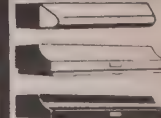
Self-contained hoods — blower, lights, filters within hood itself. All have center discharge of 3 1/2" x 10" against back wall.



Aluminum foil twin filters prevent grease accumulation in blower, duct work, easily cleansed in household detergent. Hi-baked enamel finish wipes clean.



No wall switches. Light and power controls built into housing. Translucent light lens for non-glare illumination.



Choice of three distinctive styles, several sizes and colors. Vent cover available, with or without electric clock.

Also makers of
the Stanthony Built-in Barbecue
for perfectly controlled heat
without messy charcoal

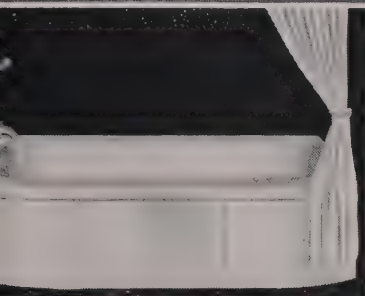
CRA

**NOW..a complete line
of porcelain · on · steel
fixtures from Crane :
CRANE CRESTMONT**

BATHTUBS · LAVATORIES AND SINKS

NE

The Preferred Plumbing



Ohio—Formed of 12-gauge metal—strongest steel tub made. Graceful Henry Dreyfuss styling. Five-foot x 32½" wide.



Olympic—Strikingly modern panel design by Henry Dreyfuss. Five-foot x 31½" wide. Also, four-and-one-half-foot size (30½" wide).



2-185 bathtub (Receptor type)—Makes possible a complete bath in limited space. 42" x 30½" wide.

restmont fixtures by CRANE, we give you the selling help of the most famous name in plumbing.

The Crane Crestmont line includes a wide selection of the finest steel fixtures available. You get the biggest choice of steel bathtubs on the market, plus the advantage of Henry Dreyfuss styling. And four different styles of lavatories and 8 kitchen sinks in Crestmont's 18 models. Each fixture available in six beautiful

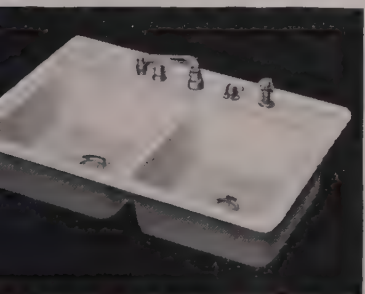
Crane colors as well as white.

Crestmont fixtures are extra rugged. And, the satin-smooth porcelain finish is fused on by an improved process that assures long-lasting, gleaming beauty. Crane Dial-ese controls available on all fixtures.

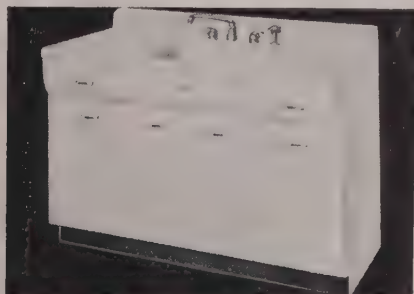
Get complete details on finest porcelain-on-steel fixtures made. See your Crane Branch or Crane Wholesaler right away.



CRANE CO. 836 South Michigan Avenue, Chicago 5
VALVES • FITTINGS • PIPE • PLUMBING • KITCHENS • HEATING • AIR CONDITIONING



-140-S Sink—Flat rim sink for counter-top installation available with or without faucet ledge. Big, deep basins are 14" wide, 8" deep.



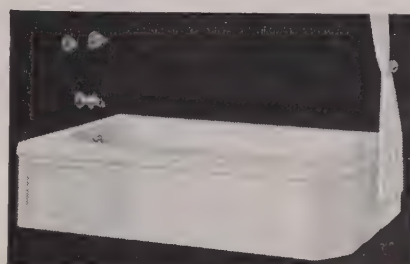
5-118-S Sink—One piece double drainboard single basin sink with Crane undersink cabinets for storage. Overall size 54" x 25".



Stafford—Flat rim lavatory for counter-top installation. Hidden overflow under rim in front. Big, deep basin. Size 21" x 17".



Sterling—Lavatory for installation with or without legs. Large, deep basin, handy shelf space. Size 20" x 18".

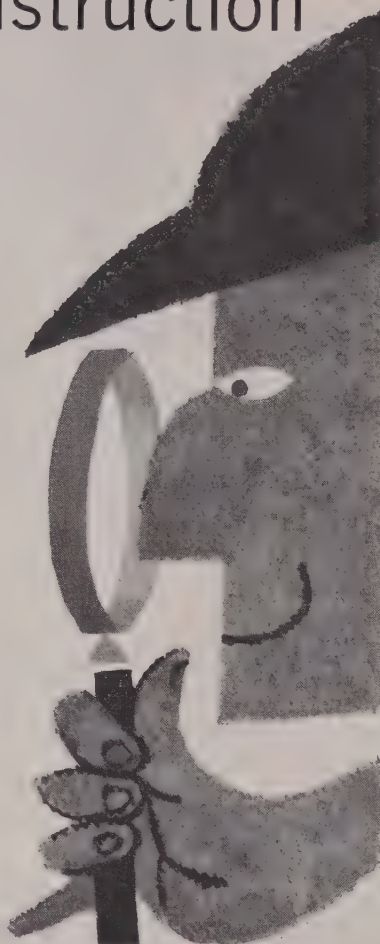
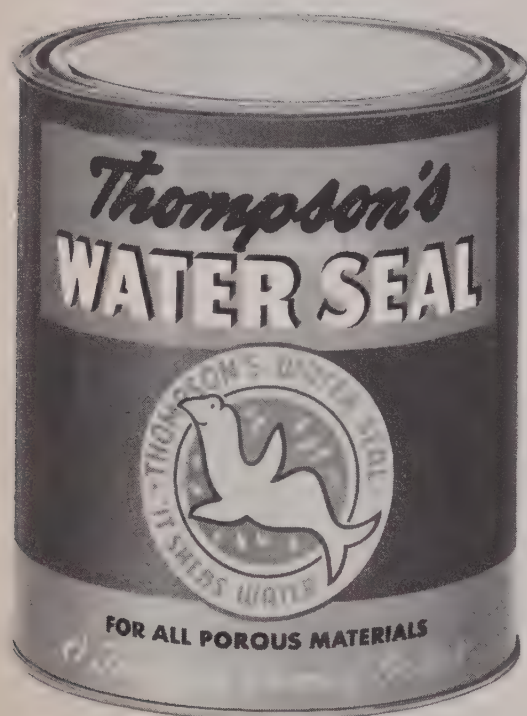


Omega—For bigger bathrooms where corner installation is desirable. Wide seating rim on side and end. Five-foot x 31½" wide.

for further details check numbered coupon p. 220

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SEEPAGE IN CONCRETE BLOCKS — Thompson's Water Seal puts a deep-penetrating seal into concrete blocks to help maintain texture and color and to protect for 5 years or more against moisture seepage, leakage, stains, paint blistering and peeling.

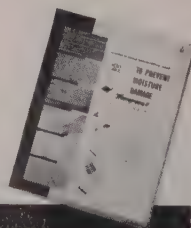
JOB FOULED UP BY MOISTURE — unlike surface-coaters, clear, colorless Thompson's Water Seal gives all porous materials a deep-penetrating seal for 5 years or more against moisture, alkalies, salt water, many organic acids — particularly valuable for door and window sections, masonry, plywood, basements, retaining walls, stucco.

EXTERIOR SIDING WARPS AND CRACKS — Thompson's Water Seal penetrates deep into wood fibers — gives exposed structures protection for 5 years or more against weather and moisture that often cause warping, swelling, checking and grain-raising right on the job.

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contains Thompson's Water Seal end-use specifications for porous materials in building and maintenance applications... and for TWS use with paints, floor hardeners and Thompson's Waterproofing Redwood Stain.

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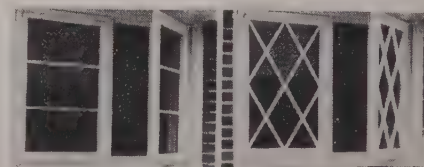
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San Francisco • Los Angeles • San Diego • Portland • Seattle • Dallas • Houston • St. Louis • St. Paul • Philadelphia • Denver • Detroit • New York City



g. Aluminum jalousie door ventilates in summer, shuts out cold in winter. Fleetline Expander or Z-Bar style doors are adjustable to fit any opening. Aluminum surfaces are fused with Novoply core for more strength and insulation, company says. Self-storing Fiberglas screening is removable for cleaning. Geon vinyl weather-stripping conforms to vane contour in closed position to help seal out weather. Fleet of America, Inc., Buffalo 25, New York.



h. Sliding window is self-storing, has a sturdy heli-arc-welded aluminum frame with integral nailing fin, a two-piece sill with removable track to allow easy cleaning. Sash and screens are removed from the inside. Window has a sash weather-stripping of mohair and geon vinyl. Sizes to fit rough openings from 24" x 24" to 108" x 50". Prices from \$38 to \$142 for windows, storm sash and screens; or you can buy each separately. Milco Specialties, Inc., Warren, Mich.

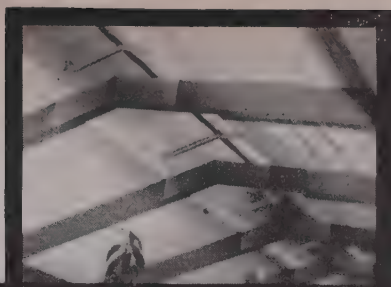


i. Casement window comes with snap-on decorative grills in two styles. Horizontal grill, left, may please buyers of your ranches and split levels. Switch to diamond lite grill (right photo) for those customers who want more texture and detailing. Casements are available in Standard and A series; in single, double or triple units. One shown here (two-wide, A series) is 4'3 7/8" x 3'2 3/4", costs about \$95 with insulating glass and screens, uninstalled. Grills are \$9. Fabrow Mfg., Inc., Toledo.

continued on p. 206

HOUSE & HOME

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Designer's Home**

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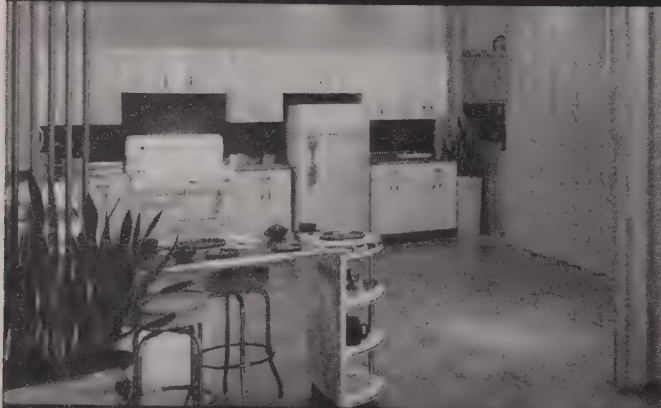
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LANCASTER, PA.



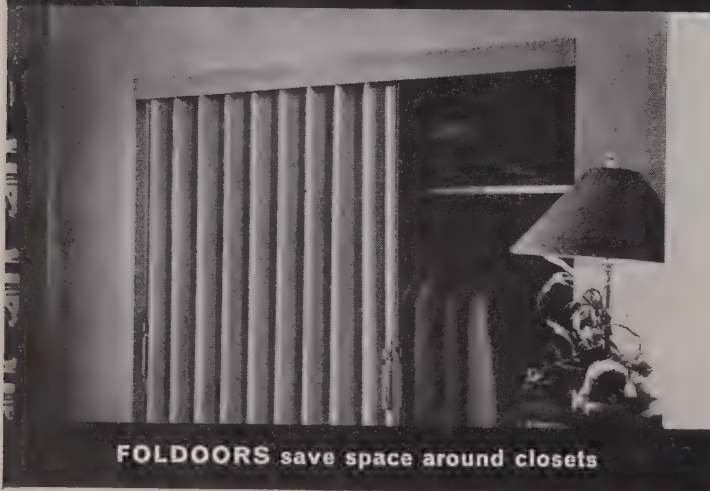
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FOLDOORS provide night-time privacy for picture windows



FOLDOORS divide kitchen-family room areas

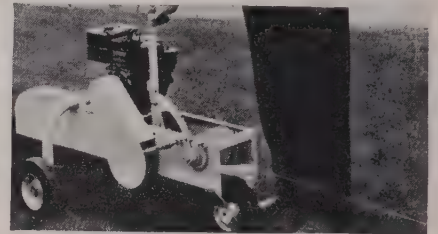


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j. "Fashion Panels" put design on garages and entrance doors. These are made of Ponderosa pine, come in 8" x 8", 12" x 12", 14" x 14" and 16" x 16" sizes. You put them on with glue, nails, or screws. Panels are factory-treated with wood preservative. Prices from \$1.25 to \$2.95 each. Ridge Door Co., Monmouth Junction, N. J.



k. Automatic trencher cuts trench for plastic pipe or underground electrical cable with a minimum of torn-up turf. Hardened steel teeth cut opening 2 1/4" wide and (depending on model) 12", 18" or 24" deep. Machine has a 2 3/4-hp. Briggs & Stratton engine with 6-to-1 gear reduction, a fully enclosed drive. Three-wheel unit is propelled by winch drive attached to an aircraft cable. After starting saw and setting it for desired depth, operator can do other work, while machine does its work. Cosom Engineering Corp., Minneapolis.



l. "Lumberjack" takes big load of supplies to the site in one delivery. Half-cab design lets you load from either end, gives plenty of room for long pieces. "Lumberjack" has short wheelbase (122" to 126"), a 16' x 7' loading space. In a compartment below truck bed you can stow flat material. DeKalb body can be mounted on several truck manufacturers' chassis, is sold through their franchised dealer organizations. You can get complete unit from either your regular dealer or from DeKalb, Ill. From \$3600 to \$4000 fob. DeKalb Commercial Body Corp., DeKalb, Ill.

continued on p. 203

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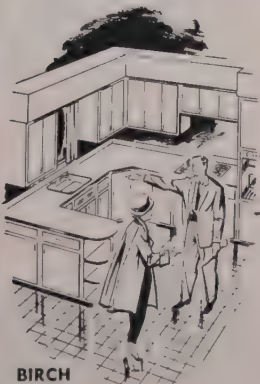
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H&K

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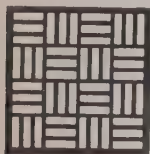
...the decorative metal with many useful applications in the home



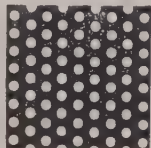
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H&K perforated metals can be...

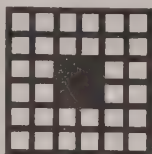
sheared to size on the job or precut to size or shape



furnished with unperforated areas



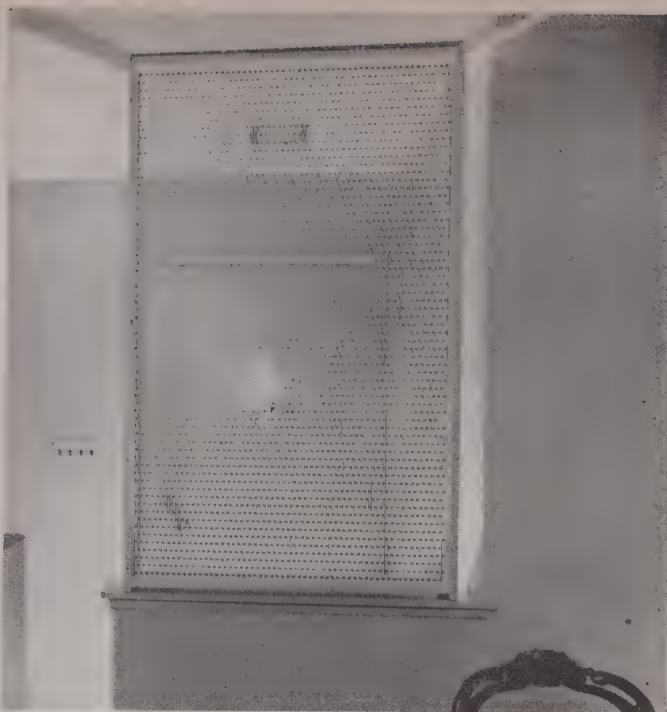
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Among its many uses H&K perforated metals can be utilized in:

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- Kitchen cabinet grilles
- Cabinet shelving • Sink fronts
- Heating and air conditioner units
- Grilles for ductwork
- Decorative railings • Decorative entries
- Grilles for Hi-fi systems
- Decorative trim—valances, etc.
- Portable and built-in furniture
- Lighting fixtures • Household appliances
- Ceiling, wall and floor coverings using perforated tile and inset



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Put more sales appeal in your house with H&K perforated metal!

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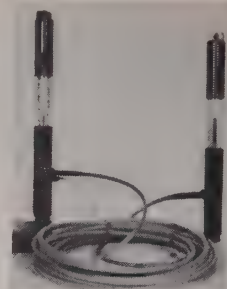
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STREET _____

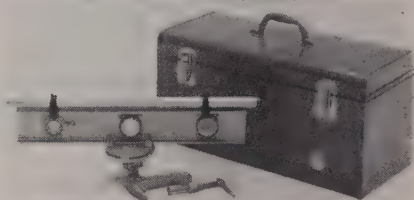
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m. Liqui-Level will give you exact level points at distances from a few feet up to about 150'. Two gauges with graduated columns containing a red liquid are connected by a flexible polyethylene tube. Gauges may be hung on grade stakes or beside construction at points to be checked. The liquid immediately levels in the columns, and differences in elevation between the reference points can be read on gauge scales. Instrument isn't hindered by partitions, bracing, and the like, since you can stretch tubing around, under or through openings. Liqui-Level Co., Felton, Calif.



n. Magnelite sighting level comes complete with sighting tube (that has both a buckhorn open sight and a peep crosshair sight) mounted on the 18" protractor level. Turnplate head is calibrated and adjustable and the 4" graduated circle is movable so angles may be read from zero. It operates in 360° with graduations of 2½°. \$29.95. You can get tripod of heavy gauge tubular aluminum as an accessory—it is interchangeable with C-clamp mounting. J. H. Scharf Mfg. Co., Omaha.



o. 20" troweler weighs less than 18 lbs., can be powered by any slow speed (under 500-rpm) drill with ½" or larger chuck. Use it for small concrete finishing jobs or irregularly shaped slabs. Blades can be extended beyond guard ring for finishing flush with curbs, and are self cleaning. Without drill, new tool is about \$49.50. With ½" Stanley drill, about \$97.85. Troweler knocks down to fit in a car trunk. Goldblatt Tool Co., Kansas City 8.

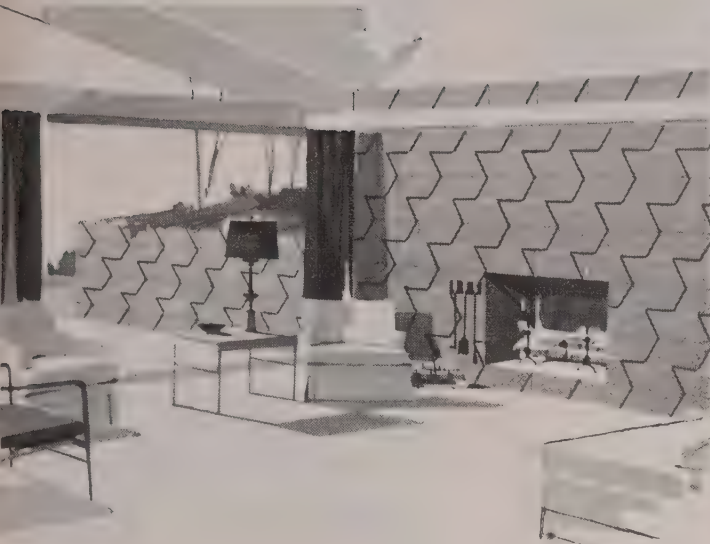
continued on p. 210

HOUSE & HOME

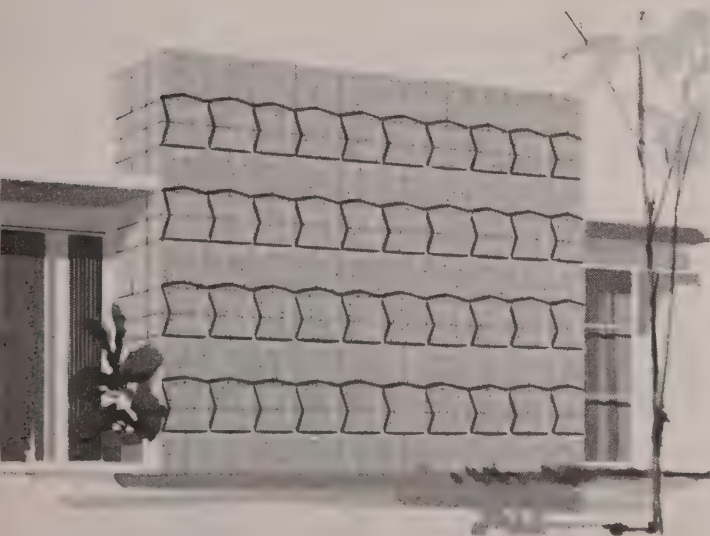
Announcing

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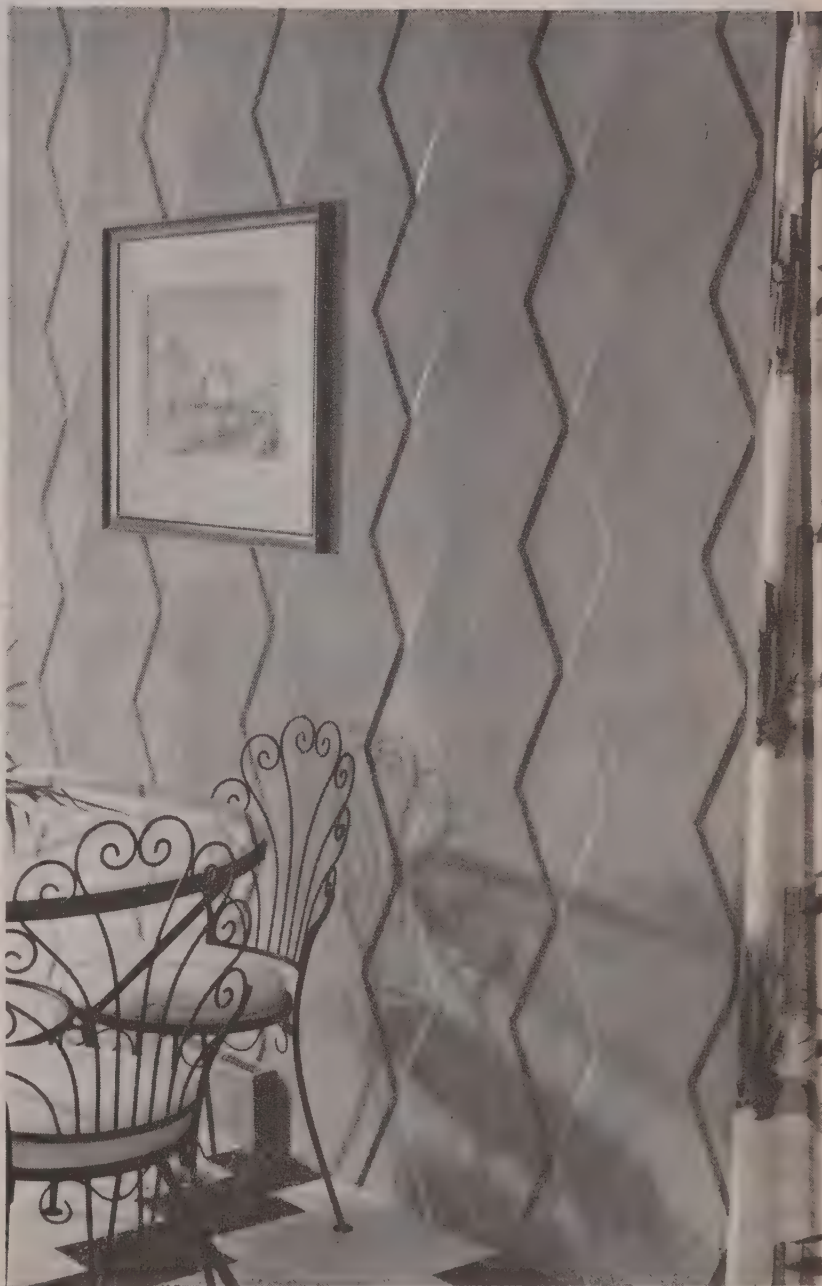
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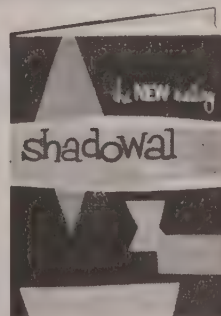
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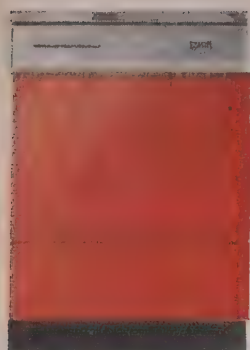
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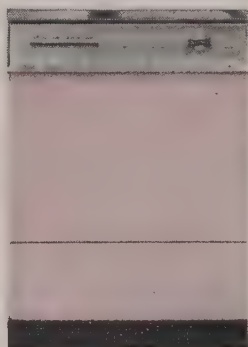
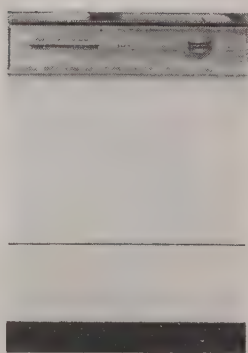
Get the complete story about Shadowal block from your nearest NCMA member. Contains many brand new wall patterns.



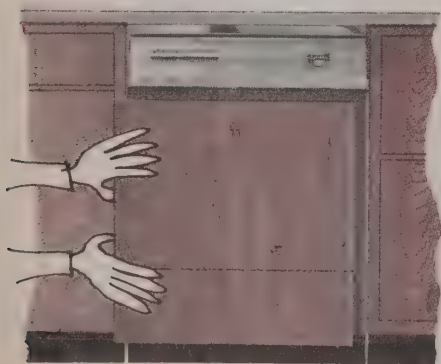
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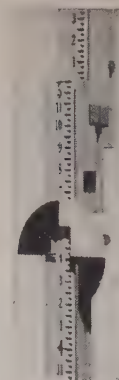


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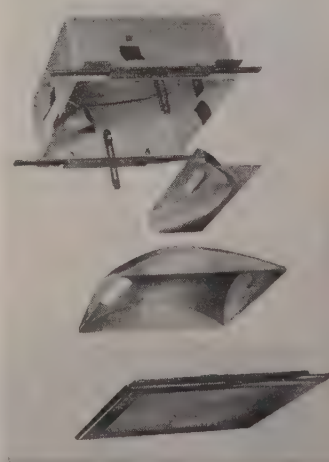
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p. Rod and target for engineers and builders is made of three pieces of wood, each 2¼" w., 1½" thick and 5' l. Rod has a 14' working surface when fully extended, locks in any position. Reversible die-cast target, 6" in dia., moves up and down rods, may be clamped easily. \$18.50. David White Instrument Co., Milwaukee.



q. Driveway topping and sealer combines the resilience of asphalt with the hardness of tar, won't soften in hot weather or crack in cold weather. Use this liquid patch just as it comes from the container. It dries to a hard luster in two to three hours. Product resists gasoline and grease, completely waterproofs and seals driveway at minimum application cost, maker says. One gal. (\$1.75) covers 50 to 60 sq. ft. Sylvania Chemical Co., Cleveland.



r. Recessed fixtures are internally wired, need no external outlet box. Building wires can be connected directly in the heavy-gauge splicing compartment, where wiring is enclosed by the company's patented "V-Guard." Housing may even be used as a raceway. UL approved, the fixtures come in three sizes—8" x 8" x 5", 10" x 10" x 5", and 12" x 12" x 5" housings—and in combinations of four trim colors and four lens styles. John C. Virden Co., Cleveland.

continued on p. 212

HOUSE & HOME

STATEMENT REQUIRED BY THE ACT OF AUGUST 24, 1912, AS AMENDED BY THE ACTS OF MARCH 3, 1933, AND JULY 2, 1946 (Title 39, United States Code, Section 233) showing the ownership, management, and circulation of House & Home published monthly at New York, N. Y., for October 1, 1957.

1. The names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, P. I. Prentice, 9 Rockefeller Plaza, New York, N. Y.; Editor Henry R. Luce, 9 Rockefeller Plaza, New York, N. Y.; Managing Editor, Robert W. Chastaney, Jr., 9 Rockefeller Plaza, New York, N. Y.; Business Manager, Archibald Peabody, 9 Rockefeller Plaza, New York, N. Y.

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3. The known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None

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ARCHIBALD PEABODY,
Business Manager.

Sworn to and subscribed before me this 25th day of September, 1957.

DOROTHY BUCK
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[SEAL.]

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HOUSE & HOME January, 1958

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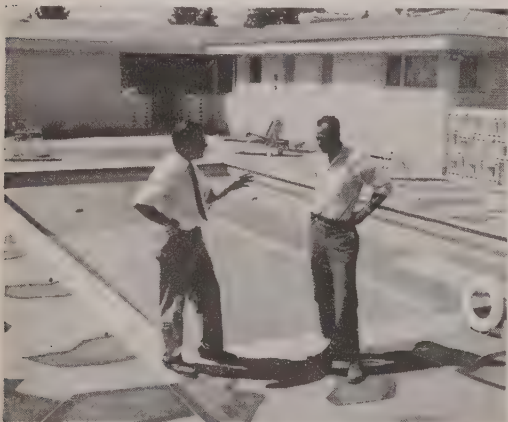
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Builders, Contractors, Lumber Dealers, Building Supply Wholesalers and smart businessmen are finding Esther Williams Swimming Pool exclusive franchises a profitable new business.



Vince Buck, Spokane, formerly prominent builder, now exclusive Esther Williams Swimming Pool distributor for the Inland Empire (with partner Leo Higbee) checks on Esther Williams Swimming Pool installed in model house by Fred Wolf, successful Spokane builder. Vince Buck and Leo Higbee say:

"Our exclusive distributorship for Esther Williams Swimming Pools in the Inland Empire is going great. We set up 8 dealers in 60 days and we're really moving pools."

THE PERFECT POOL—

All concrete, in-the-ground, beautifully designed with complete top-quality equipment.

FOR MOTELS AND HOMES—

A separate, complete line and promotion sells motels, clubs and communities. This big, profitable market is "hot" right now during Fall and Winter.

1957 SUCCESSFUL—

1958 SENSATIONAL—

The boom is just beginning! Our big 1957 program, with full page color ads in Life, Better Homes and Gardens, Good Housekeeping, TV, Radio — and tie-in with Pepsodent, will be dwarfed

by what we do in 1958. Thousands of sales leads will need to be handled — many in your market — and many on hand right now!

CAN YOU QUALIFY?—

We can consider only successful businessmen with a keen sense of selling and merchandising. A five-figure investment is necessary for opening, self-liquidating inventory. We'll supply you with complete know-how in sales, installation, advertising and promotion. Your reward is a profit potential of \$25,000 to \$250,000, varying with exclusive area. Write today, outlining your interest. We'll be in touch with you promptly.

INTERNATIONAL SWIMMING POOL CORPORATION

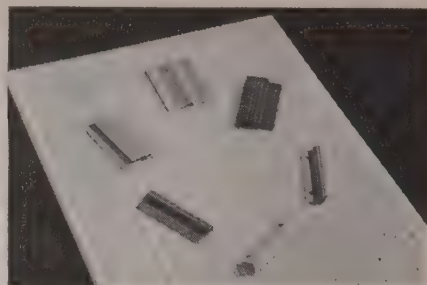
Exclusive Manufacturer of the Esther Williams Swimming Pools
11 Court Street, White Plains, New York



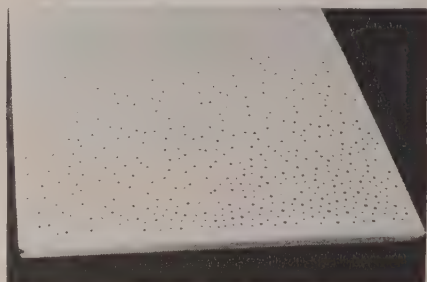
You'll recognize Esther Williams Swimming Pools by their unique advanced design, pure sparkling water and custom tailored beauty . . . at homes, motels, clubs and model houses everywhere!

NEW PRODUCTS

for further details check numbered coupon p. 220



s. **Plastic wall covering** of high impact polystyrene comes in striated 1' x 8' panels. You can also get matching cap and divider strips as shown. Panels lock together like t&g wood paneling, for a continuous, apparently seamless application. Apply with mastic. Panels are available in up to 16 plain matte finish colors and tone-on-tone shades. Price is about 48¢ psf. For names of molders who can supply it, write to Dow Chemical Co., Midland, Mich.



t. **New Acoustical Formboard** comes in a 32" width to fit 32 3/4" sub-purlin spacing. Board is a 1/2" layer of asphalt-impregnated wood-fiber insulation board laminated, with vapor-permeable adhesive, to a 1/2" face of white painted wood-fiber acoustical material. It is recommended only for poured gypsum roof decks. 24" l., 1" thick, with t&g joint along 32" side. Noise reduction coefficient range, .50 to .60. Insulation "C" value, 0.36. Armstrong Cork Co., Lancaster, Pa.

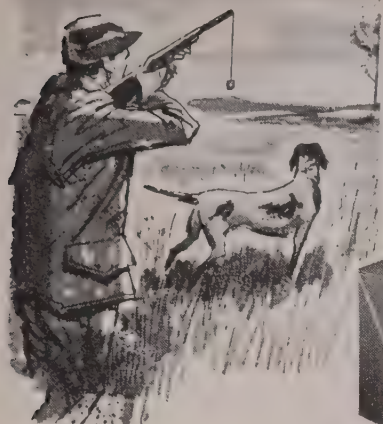


u. **Foamed-plastic insulation** comes in panels up to 48" wide, 6" thick. Alcoa's aluminum and foamed-plastic planks are fabricated on continuous bonding machines, so length is limited only by size and availability of handling and packing equipment. Company says that tubing, for heating and cooling or as conduit, can be placed in the core material while panels are in production. Aluminum Co. of America, Pittsburgh.

Publications on p. 214

You can't shoot quail
with a "POP" gun!

BUT ONE MACHINE CAN
DO ALL YOUR COPYING
hunter
photo-copyists
Copy Any Mark
On Any Paper



Print, typewriting, handwriting, drawings are all the same to the Hunter Hi-Speed HeccoKwik photo-copyist. Simply insert the original and Hi-Speed gives you a finished copy in 20 seconds. No mistakes. Works on any desk in any light. Anyone can operate it. Hi-Speed and its papers are American-made by the U. S. pioneers of photo-copying. And Auto-Feed, an outstanding new development that makes photo-copying practically automatic, is standard equipment with Hi-Speed. Write for demonstration.



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811 Spencer St. Syracuse, N. Y.
Gentlemen:
I want the Hunter Hi-Speed
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X-11

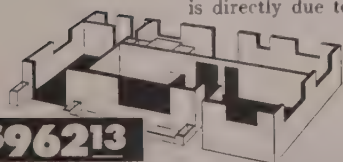
CAVITEX

Outstanding Masonry for Price-Conscious Builders

Styled in line with today's architectural trends. Cavitex has the beauty of proper symmetry along with ingrained color in a wide range. Cold-formed, its clean, sharp lines are never distorted by burning.

With an 8-inch thickness for exterior walls, and a 4-inch for partition, veneer, or cavity walls, Cavitex is suited to all types of construction. Initial low cost and ease of laying combine to bring the all-masonry home to price levels that induce greater sales. Low price of Cavitex is directly due to the economies of local manufacturing.

Write for "Artistry in Masonry" and name of nearest local plant.



This national average price buys all the Cavitex needed for all the walls shown, even to planters, of the 3-bedroom, 50'x26' "Cavalier". (Blueprints available.) Price — which may vary by locality — typifies Cavitex economy.

W. E. DUNN MFG. CO.
424 W. 24th Street, Holland, Michigan

You Can Be a Manufacturer

More local plants are required to supply the rapidly growing demand. As a manufacturing opportunity, Cavitex can be highly profitable, either as an independent operation or as a supplementary activity—especially in project development. Each plant operates in franchise-protected territory, with Cavitex machine available on lease. Ask for Opportunity, Unlimited.

EASY!

to install



Simply slip the halves together in the opening and nail it in place . . . Takes only a few minutes . . . Assures faster completion and earlier occupancy. Precision assembled to rigid specifications in the factories of the Nation's largest makers of door units, Ready Hung Doors give the entire house that keen look of "expert craftsmanship" that pleases the most discriminating.

Use Ready Hung Doors . . . The Quality Line of Door and Frame Packaged Units.

UNITS AVAILABLE:

- INTERIOR HINGED
- EXTERIOR HINGED
- DOUBLE
- BY-PASSING
- BI-FOLD



PAT. NO. 2,489,029
OTHERS PENDING
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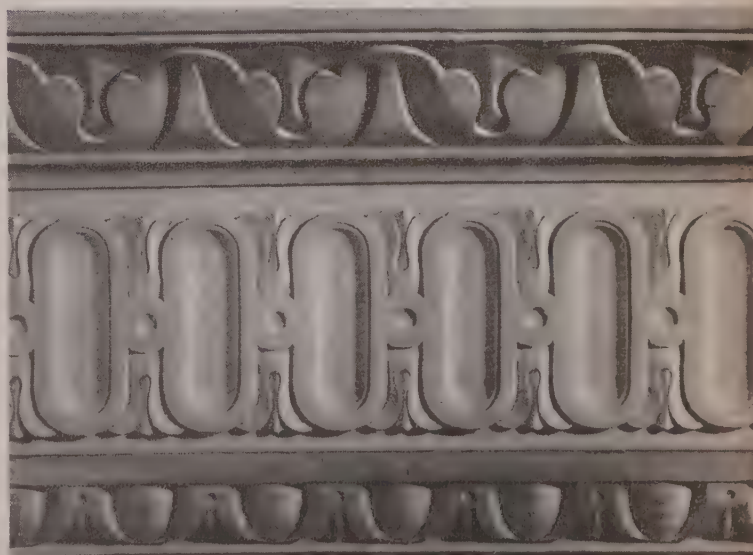
READY HUNG DOOR CORP., FT. WORTH 2, TEXAS



BENDIX MOULDINGS

with their especial appeal to women, help make the sale. Decorative mouldings for cornices, chair rails, closet edges, door frames.

ANY KIND OF CUSTOM CARVING



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MUTSCHLER KITCHEN
 up-grades any builder's home



—courtesy Family Circle Magazine

...and at less cost
 than you'd believe!

Custom tailored to your specifications, or planned for you at no extra cost by a Mutschler kitchen specialist, here's an idea worth investigating. These kitchens are complete . . . ready for installation. The line includes all the latest advanced features to please the homemaker, and cabinets for any built-in appliance of any manufacture. Choice of natural grain finishes and decorator colors; stylings to complement any type of home. Send coupon for details.



MUTSCHLER BROTHERS COMPANY
 Dept. 1167, Nappanee, Indiana

Please send information about your kitchens, and names of other builders in our area using them.

name _____

firm _____

address _____

city, state _____

for further details check numbered coupon p. 220

724. Panl Tile. Homasote Co., Dept. HH, Trenton 3, N. J. Folder.

Folder details big 4' x 8' panels of sound-deadening tile board that comes grooved in 12" or 16" squares to look like individual tiles. It shows how a special 3-stage groove-lap joint on both sides and ends assures true alignment. Includes a variety of Panl Tile designs in color—though you can also get panels unpainted, create your own patterns with paint or stain. Since board is weatherproofed you can use it indoors or out. Wide variety of designs available (at a 10% cost increase) lets you choose horizontals or verticals to fit the size or shape of walls and ceilings, create the kind of look you want. Application data is included in the folder.

725. Structoglas data file. AIA File No. 26-A-9. Div. of International Molded Plastics, Inc., Dept. HH, Cleveland 9, Ohio.

Here is a portfolio of booklets, technical bulletins, application sheets and instruction sheets that should help you see uses for Structoglas when you're putting up partitions, awnings, sunscreens, room dividers. These plastic panels are available corrugated or flat, in a variety of handsome colors.

726. Catalog. Gerber Plumbing Fixtures. Dept. HH, 232 N. Clark St., Chicago 1, Ill. 8 pp.

Order your bathrooms by the package. You'll find four from which to choose in this new booklet. In design they range from the equipment and fixtures you'll need for big luxury baths down to the space savers that make a small bathroom look far larger than it is. If you want to pick individual fixtures, choose them from Gerber's selection of brass, steel enamel and vitreous china. Dimensions included.

727. Circuit Breaker Load Centers. General Electric Co., Circuit Protective Devices Dept., Dept. HH, Plainville, Conn. 12 pp.

Gives detailed descriptions of GE's new line of residential plug-in circuit breakers and circuit-breaker load centers. All ratings and catalog numbers are given in table form; knockout and dimensional diagrams are condensed on one reference page. You'll find, too, a checklist of the company's circuit-breaker load center accessories.

728. Architect's Guide. Western Wood Preserving Operators' Assn., Dept. HH, 1410 S.W. Morrison St., Portland, Ore. 8 pp.

Book discusses wood destroyers like decay, termites and fire; and tells how design and construction of pressure-treated woods can ward them off. Typical building specifications and recommendations are included.

729. Kitchen Styling Brochure. Ben-Hur Mfg. Co., Dept. HH, 634 E. Keefe Ave., Milwaukee 12, Wisc. 16 pp.

Here is a handsome sketch book that shows you seven ways to plan a new kitchen. It also tells you about good ideas in lighting, ventilation, equipment and appliance selection and wiring. It should help you create kitchens that will really help sell your house.

continued on p. 216



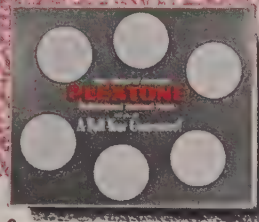
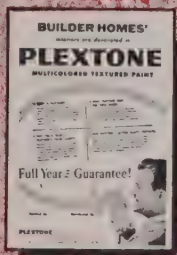
Homes sell faster

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Multicolored Textured Paint

and the
PLEXTONE
Model Home
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Aids



Plextone is the fabulous paint product of *two or more colors* that are sprayed simultaneously from one gun—without special equipment... creating a beautiful interlacing color network! The result is an outstanding *multicolored, textured* finish, ideal for walls, ideal for woodwork. Beautiful Plextone resists chipping and scratching, and can be scrubbed, scoured—even sanded! Plextone Model Home Merchandising Aids are designed to help you tell your prospects about Plextone and to *help you sell homes faster, more profitably!* For more information on Plextone and how you can obtain your Plextone Model Home Merchandising Aids, use the convenient coupon below.

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Available in many sizes in mat form.

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Generous space for builder's name.

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Six "Portholes" for displaying your selected Plextone colors.

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Seven to a set. Specific room-by-room Plextone advantages.

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Tells prospects about Plextone benefits.

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World's Largest Manufacturer of Multicolored Textured Paints

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Please send me Plextone color chips and tell me how I can obtain my Plextone Model Home Merchandising Aids.

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for further details check numbered coupon p. 220

Fireplace and Chimney Build in as simply as Kitchen Cabinets!

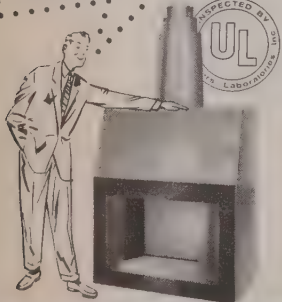
no masonry, no mortar

For Floor-Level or Raised-Hearth Installation



Majestic Thulman FIREPLACE and CHIMNEY

THIS IS THE
MAJESTIC THULMAN
FIREPLACE



NEW Chimney-Quality GAS VENT

LISTED — by Underwriters Laboratories, Inc., under their highest gas vent classification — Type B-Zero. Needs no clearances, no ventilation. Approved for any gas appliance with flue gas temperatures up to 550° at the draft hood outlet. Easy to install. Attractive top housings!

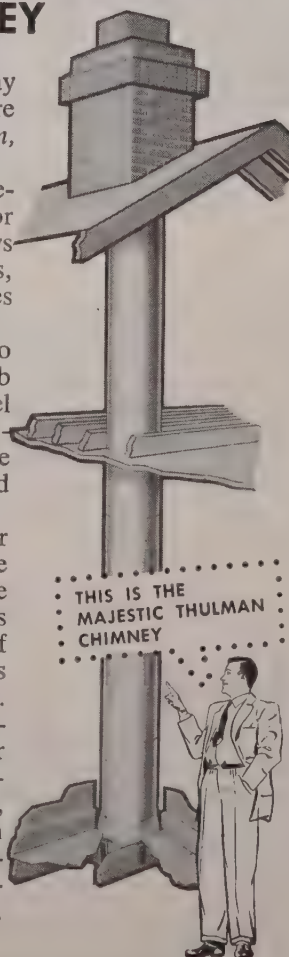
Majestic Thulman goes all the way to make *beautiful* fireplaces more practical and economical to plan, to erect, and to enjoy!

Clearances are built-in. Fireplaces can set on wood floor or subfloor. Fireplaces and chimneys can go flush against wood beams, joists, studs or other combustibles — all the way to the roof.

The units are all-metal. No breakage problems. No on-the-job losses or delays. The stainless steel flue liner is rustproof, and acid-resistant — so nearly friction-free you're sure of maximum draft and high capacity.

Hearths can be raised, or at floor level. Any mantel design can be added — of any material or size (marble or black glass surrounds available, which fasten to face of fireplace with mastic). Fireplaces even have built-in sliding screens.

Choice of 30" and 36" fireplace opening widths. Chimneys for homes up to two full stories. Chimney top housings in several sizes, and in simulated-brick pattern with choice of colors. Write for full details on Majestic Thulman Fireplaces, Chimneys, and GAS Vents.



The **Majestic** Co., Inc. 416 Erie Street, Huntington, Indiana

730. Atlite Lighting Equipment. Catalog 57. Atlas Electric Products Co., Dept. HH, 319 Ten Eyck St., Brooklyn 6, N. Y. 22 pp.

This new book illustrates more than 100 new recessed lighting fixtures. Among the features in the Atlite line: one-piece frames, new torsion-spring hinge frames to give your ceiling smooth unmarked lines, a wide selection of lenses to meet almost all requirements, a variety of finishes. Frames can be supplied unwired, unwired with an asbestos lining, or pre-wired.

731. Plexiglas Dome Skylights. Rohm & Haas Co., Plastics Dept., Dept. HH, Washington Square, Philadelphia 5, Pa. 20 pp. Working drawings and photographs illustrate the company's line of dome skylights and accessories. Includes a guide for calculating daylighting values when designing Plexiglas dome skylight systems.

732. Formica Idea Kit for Architects. Formica Corp., Dept. HH, 4614 Spring Grove Ave., Cincinnati 32, Ohio.

You're offered a booklet on commercial interiors showing Formica applications; a swatch book of new colors, patterns and woodgrains (including the new Nassau and Colorgrains designs); a folder on residential applications; another on vertical-surface uses; and file data on installation of the Formica Palisade tub-shower wall. In all, 71 different Formica surfaces are shown.

733. Fenestra Hollow Metal Door Units. Fenestra, Inc., Dept. HH, 2250 East Grand Blvd., Detroit 11, Mich. 28 pp.

Catalog describes Fenestra's 1 3/4" units, gives installation diagrams and complete specifications. A two-page table offers details on four door designs in a variety of leaf patterns. You'll find, too, information on three-part packaged door units, plus sectional drawings keyed to photographs of different types of doors. Installation details are included.

734. Horn Construction Data Hand Book. A. C. Horn Co., Inc., subsidiary of Sun Chemical Corp., Dept. HH, 252 Townsend St., San Francisco 7, Calif. 108 pp.

To help you solve problems in building maintenance, construction, and engineering, you'll find over 30 construction tables in this precise and compact book. Three index sections let you check quickly over 95 specialty products manufactured by the company for users in 11 Western states. Each product has its own table of recommended uses, application methods, covering capacity, colors, packaging and shipping data.

735. Catalog. Stran-Steel Corp., Dept. HH, Detroit 29, Mich. 24 pp.

New wide-flange shapes — 10" and 12" joists with 3" flanges — have been added to Stran-Steel's line. Catalog lists technical information on joists, studs, channels, ribbed decking and metal curtain walls. Loading tables included.

continued on p. 218

Homes sell faster when closets are lined with...

AROMATIC RED CEDAR



Don't you love to smell cedar? Homebuyers do, too! That's why closets lined with Aromatic Red Cedar make homes sell faster . . . at a greater profit to you.

Why a greater profit? Because cedar lined closets add little or no original cost, yet add at least \$100 in appraisal value.

Next time, make sure you include closets lined with Aromatic Red Cedar,

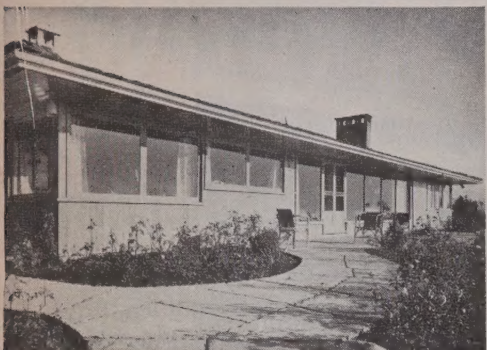


This seal of quality identifies ready-to-use closet lining produced only by the Aromatic Red Cedar Closet Lining Manufacturers Association. It is your guarantee of quality.

AROMATIC RED CEDAR CLOSET LINING MANUFACTURERS ASSOCIATION

221 N. LaSalle St. • Chicago 1, Ill.

colorful stains



Cabot's Ranch House Hues used on this house in Vancouver, Canada. Architect: C. B. U. Van Norman, Vancouver.

cost only ½ as
much as paint

Cabot's RANCH HOUSE HUES®

To bring out the natural beauty of wood siding, shingles and trim, specify and use these stain finishes because they

- blend homes beautifully into the landscape
- are easy to apply by brush or spray
- won't crack, peel or blister
- give years of protection
- can be used on all types of wood, new or weathered

18 attractive, modern colors to choose from including Mimosa Yellow, Spruce Blue, Mariposa Redwood, Cameo Pink.

A quality product from Cabot Laboratories
...manufacturing chemists since 1877

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Please send color card on Ranch House Hues

PUBLICATIONS

for further details check numbered coupon p. 220

*** Wood . . . Colors and Kinds. Agricultural Handbook No. 101, U.S. Dept. of Agriculture, From Superintendent of Documents, U.S. Government Printing Office, Washington 25, D.C. 36 pp. 50¢.

This wood identification book shows you most of the wood characteristics that are apparent to the naked eye, and how to distinguish one native wood from the other. You'll find geographical range, properties and descriptions of both hardwoods and softwoods. A glossary of terms includes the names and terms commonly used by wood technologists in identifying woods. Color plates clearly show graining.

377. GE Silicone masonry water repellents. General Electric, Dept. HH, Silicone Products Dept., Waterford, N.Y. 4 pp.

Booklet tells about GE's Electric Dri-Film 103 silicone water repellent. When properly diluted and applied, it is said to impart water repellency to above-grade structural masonry without changing its appearance. Describes applications, coverage, performance data and specifications for treating brick, stone, and concrete.

378. Your Pocket Guide to Successful Forming. Gates & Sons, Inc., Dept. HH, 80 S. Galapago, Denver 23, Colo. 40 pp.

This new booklet highlights some economical ways to build forms that provide quality concrete and yet save time, money and materials. You'll find information, too, on using sheathing and plywood panels for forming. There are rate-of-pour tables, details on tie spacing and techniques for radius-wall form construction.

379. Walker-Turner Catalog. Walker-Turner Div., Rockwell Mfg. Co., Dept. HH, 400 N. Lexington Ave., Pittsburgh 8, Pa. 48 pp.

Catalog shows complete line of what the company calls "light-heavyweight" machine tools including band saws, drill presses, grinders, lathes, jointers. Capacities, speeds and dimensions of each model are given, and a list of the accessories you can buy for each is included.

370. Catalog. Goldblatt Tool Co., Dept. HH, 1910 Walnut St., Kansas City, Mo. 32 pp.

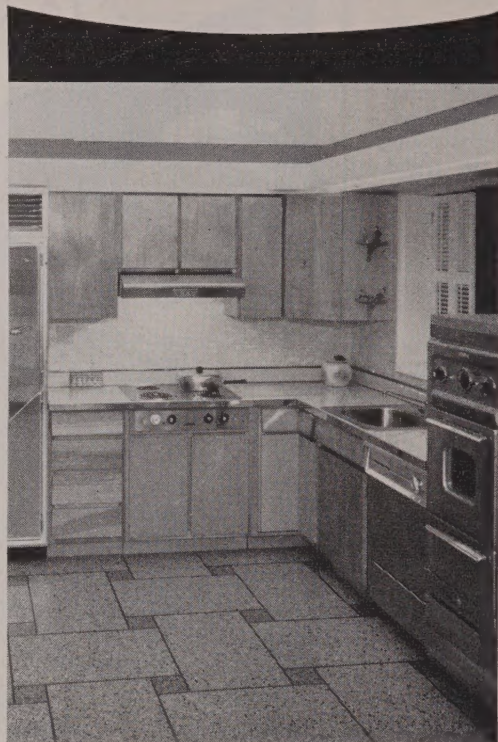
Goldblatt's Fall catalog has about 500 items. Several are designed to make winter work easier. (Samples: heaters, heavy clothing, even an oil-fired brick warmer that heats up to 800 bricks an hour to make brick laying easier.) Among the new tools listed: a new cement finisher's and plasterer's trowel made without rivets or welding; a new masonry saw; a new low cost hydraulic splitter; and many, many others.

371. Color . . . for harmonious living. Pratt & Lambert, Inc., Dept. HH, 75 Tonawanda St., Buffalo, New York. 32 pp.

This bright and practical little book on color presents ideas in a step-by-step method to show you how to combine interior colors correctly and in good taste. The

continued on p. 220

FLEXIBILITY



*for new freedom
in kitchen design*

Every kitchen in every home you build can offer a custom-designed individuality when you install genuine hand-rubbed natural birch Yorktowne Cabinets.

Yorktowne Kitchens are recognized leaders in beauty, craftsmanship, design, and built-in features.

They are immediately available in 175 cabinet styles and sizes from 50 warehouses across the country.

New illustrated folder gives you the complete story of Yorktowne Kitchens. Send for your copy TODAY.

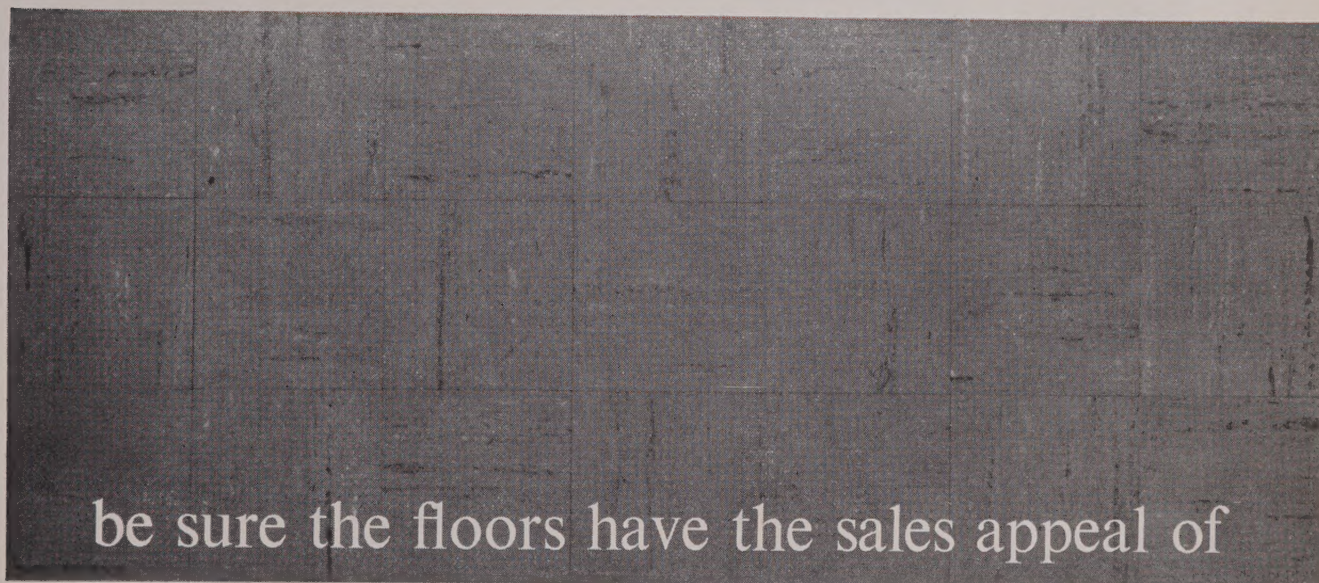
Yorktowne
KITCHENS

Nationally Advertised to Help You Sell

Manufactured by Colonial Products Co.
DALLASTOWN, PENNSYLVANIA



When crowds tramp through your model homes



be sure the floors have the sales appeal of

Put Koroseal floor tile in your model homes and let prospects see for themselves how it stands up to heavy traffic. Tell them how practically nothing stains it . . . how it cleans in half the time with just a swish of a mop, without polishing. Tell them that it wears a lifetime . . . that it goes anywhere in the house from basement to attic. For a model floor that helps sell a model house, specify Koroseal every time.

B.F. Goodrich
Koroseal[®]
 VINYL FLOOR TILE

SPECIFICATIONS: 31 distinctive colors (including new terrazzo and cork shades), 1/16", .080 gage and 1/8" thicknesses, can be used on, above or below grade.

FOR FURTHER INFORMATION: See Sweet's or write B. F. Goodrich Flooring Co., a Division of The B. F. Goodrich Co., Dept. HH-11, Watertown 72, Mass.

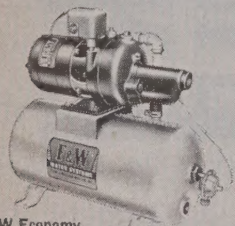


Also new "Agatine" Tile • Rubber Tile • Asphalt Tile • Rubber Cove Base • Stair Treads • Accessories

HOMES BEYOND THE
WATER MAINS WITH

F&W
WATER SYSTEMS

SELL QUICKER, EASIER



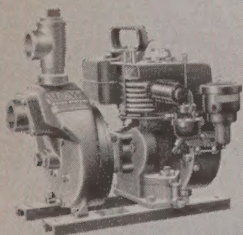
F & W Economy
Multi-Purpose Jet

This economical jet pump converts from shallow to deep well by taking ejector off pump and moving it down into well. Substituting high pressure ejector enables higher discharge pressures, or use on deeper wells. 1/2 H.P. Motor, 480 G.P.H. & 1/2 H.P. 750 G.P.H. @ 15 ft. & 20 P.S.I. Available with 6, 12, or 30 gal. tanks.



F & W
Submersible

Gives you capacities up to 1600 G.P.H. and depths to 500 feet for wells 4" or larger. Easily installed. Water lubricated, built for long, low-cost operation under water. Minimum maintenance, silent, invisible, self-priming, automatic. Solves deep-well problems better, at lower cost.



F & W Contractor's Pump, Ideal for Draining Excavations

Gasoline-engine powered, ruggedly built for heavy-duty. Easily portable, weighs only 35 lbs. Handles water containing solids and abrasives without clogging.

FLINT & WALLING MANUFACTURING CO., INC.
1165 Oak Street, Kendallville, Indiana
PERFORMANCE-PROVED SINCE 1866

text explains primary, secondary and tertiary colors, illustrates them by means of a color wheel. Succeeding pages show sketches of room settings beginning with a monochromatic (one-color) scheme and working up to an analogous (three- to six-color) plan. You'll find a lot of helpful hints, and you're bound to find a wealth of good ideas to use in your next model home.

742. Angledozer Bulletin. J. I. Case Co., Dept. HH, Racine, Wis. 8 pp.

Featured is a power-angling dozer blade for 80 and 100 hp Case TerraTrac crawler-tractors. A lever angles blade 21° to either side, greatly increasing dozer's efficiency on grading and backfilling jobs, company says. Charts compare tractor power, speeds and blade action with competitive units.

PRODUCTS AND PUBLICATIONS COUPON

For more information on new products and publications in this November issue

check key numbers below and mail to:

House & Home

Room 1021, 9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS

- A. American-Standard's wall-hung toilet
- B. Ready-Hung Door exterior unit
- C. Thatcher gas-fired furnace
- D. Stor-Heat units
- E. Empire gas wall furnace
- F. Perfection furnace-air-conditioner
- a. Briggs 4 1/2' tub
- b. West Wind bathroom ceiling blower
- c. Sunbeam Plastics bathroom accessories
- d. Webb Perma-Jet shower fixture
- e. National Fiberglass one-piece shower
- f. Aeroshade woven wood shade
- g. Fleet aluminum jalousie storm door
- h. Milco self-storing window
- i. Fabrow snap-on grilles
- j. Ridge Door Fashion Panels
- k. Cosom automatic trenching machine
- l. DeKalb "Lumberjack" loading unit
- m. Liqui-Level
- n. Scharf Magnelite sighting level
- o. Goldblatt 20" troweler
- p. White engineers' and builders' rod
- q. Sylvania driveway topping and sealer
- r. Virden prewired recessed fixture
- s. Dow Chemical wall covering
- t. Armstrong Acoustical Formboard
- u. Alcoa foamed-plastic panels

TECHNICAL PUBLICATIONS

- 724. Homasote's PanITile
- 725. Structoglas data file
- 726. Gerber plumbing fixtures
- 727. GE's circuit breakers
- 728. Western Wood Architect's Guide
- 729. Ben-Hur kitchen styling book
- 730. Atlas Atlite lighting equipment
- 731. Rohm & Haas skylights
- 732. Formica idea kit for architects
- 733. Fenestra hollow metal door units
- 734. Horn construction data handbook
- 735. Stran-Steel catalog
- ***. Wood handbook
- 737. GE's silicone masonry water repellents
- 738. Gates forming book
- 739. Walker-Turner catalog
- 740. Goldblatt Tool catalog
- 741. Pratt & Lambert color book
- 742. J. I. Case Angledozer bulletin

* For information about unlisted Technical Publications see below.

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OCCUPATION TITLE

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* Any inquiries with money or check enclosures must be addressed directly to the manufacturer.

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